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# REPORT FOR 1948

OF

## The Workmen's Compensation Board

### ONTARIO

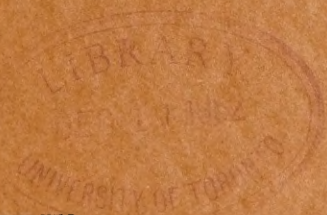
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1949







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**REPORT FOR 1948**  
**OF**  
**The Workmen's Compensation Board**  
**ONTARIO**

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THE LEGISLATIVE ASSEMBLY OF ONTARIO  
SESSIONAL PAPER No. 28, 1949



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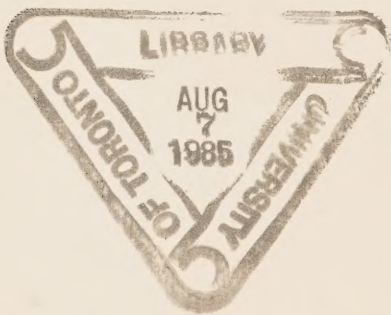
TO THE HONOURABLE THE LIEUTENANT-GOVERNOR  
OF THE PROVINCE OF ONTARIO

MAY IT PLEASE YOUR HONOUR:

The undersigned begs leave respectfully to present to Your Honour the annual report of the Workmen's Compensation Board for the year 1948.

CHARLES DALEY,  
Minister of Labour.

March 4th, 1949.





## THE WORKMEN'S COMPENSATION BOARD

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E. E. SPARROW, Chairman

DR. D. J. GALBRAITH, Vice-Chairman

JOHN F. CAULEY, Commissioner

S. R. JOHNSTON, Secretary



**REPORT FOR 1948**  
**OF**  
**THE WORKMEN'S COMPENSATION BOARD**  
**ONTARIO**

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**OFFICES:**

4th Floor, Canada Life Building,  
330 University Ave., Toronto.

**TO HIS HONOUR THE LIEUTENANT-GOVERNOR:**

The Workmen's Compensation Board begs to submit its Report of operations during the year 1948.

**GENERAL REVIEW**

The trend of employment in industry under Schedule 1 of the Act has continued upward during the year 1948. This is reflected in increased payrolls, accidents reported and benefits awarded under the Board's direction. There has been a corresponding increase in Schedule 2 and Crown activities.

**Payroll in Schedule 1**

Assessment receipts during 1948 were based on a payroll of \$1,719,531,300.00 (includes adjustment of 1947 payrolls), as compared with \$1,344,233,600.00 in 1947. An estimation of payroll by class appears in Chapter III.

**Accidents Reported**

Accidents reported increased from 168,767 in 1947 to 179,811 in 1948. There were 161,733 claims brought to finality during the year and a breakdown of these by type and class appears in Chapter IV. In addition to these there were 8,622 claims reopened for further awards.

**Benefits Awarded**

During 1948, benefits (compensation, medical aid, rehabilitation, etc.) amounting to \$23,710,282.83 were awarded, as compared with \$17,760,743.39 awarded during 1947. This amount includes awards of \$3,841,893.00 on account of the Amending Act of July 1, 1948, increasing pensions currently payable to widows and other dependants.

**Schedule 1 Assessments**

During 1948 assessments received amounted to \$23,210,371.67, of which \$83,506.26 was by way of refunds from various sources and application of sections as penalties. It is estimated that a further \$2,730,000.00 will be received during 1949 on account of assessments already issued, and adjustments of 1948 payrolls.



The number of employers under Schedule 1 of the Act was 40,975 at the end of 1948, compared with 39,452 in 1947. A table giving the breakdown of these employers by class and group appears in Chapter III.

The average rate of assessment on payrolls received during 1948 was \$1.34 per \$100 of payroll.

#### **Schedule 1 Expenditures**

The compensation and medical aid for Schedule 1 industries during 1948 amounted to \$18,673,664.58. This includes all awards made on accidents during 1948 regardless of the year of occurrence. It is estimated that a further \$7,889,258.52 will be required in 1949 to bring the Board's continuing claims to finality. There were other outlays of \$1,756,141.64, being \$914,274.33 charged for administration expenses (including \$102.00 debit adjustment of prior years' expenses), \$241,873.47 for other expenses of non-administrative character, \$128,005.97 for mine rescue work, \$416,541.21 grants to accident prevention associations organized under the Act, \$10,492.15 for the Malton Convalescent Centre (expenses in excess of receipts for treatment of claimants), \$14,831.21 for special treatment for paraplegics, \$24,636.40 for special arrangements with the Toronto General and Western Hospitals and \$5,486.90 for outlays under Section 8 of the Act. The expenditures and charges during the year amounted to \$20,429,806.22.

#### **Administration Expenses**

The gross expenses of the Board were \$1,332,599.90, of which \$241,873.47 was for non-administrative services, that is those services which, mainly medical and investigatory, are in the nature of benefits rather than administrative. The gross administration expenses are therefore \$1,090,726.43, of which \$914,172.33 has been charged to Schedule 1 and constituted 4.72 per cent of the benefits awarded in Schedule 1 during the year.

#### **Schedule 1 Funds**

The Accident Fund is comprised of Schedule 1 funds, and includes Current Funds out of which temporary payments of compensation, medical aid, administration expenses, Malton Convalescent Centre and special hospital items are paid, the Silicosis Account, Pension Fund, Disaster Reserve, Second Injury Fund, Compensation Deferred, Investment Reserve, Contingent and Operating Reserves, as well as funds to complete claims (including pneumoconiosis claims) for which final settlement has not been made.

A statement showing the standing of the Schedule 1 Accident Fund appears in Chapter III. Assets are held in the form of \$74,242,289.46 in investments, \$978,118.50 cash in banks, and \$2,813,209.01 receivable (including \$2,730,000.00 adjustments on assessments issued in 1948). Particulars of liabilities are as follows:

#### **Pension Fund**

The Pension Fund, representing the outstanding pension liability, comprises the largest part of the funds standing to the credit of Schedule 1. The purpose of the Pension Fund is to take care of future payments of pensions which have already been awarded. Actuarial tables, embodying the contingencies of death and remarriage, have been compiled to show, for each age and kind of pension, the average amount (sometimes referred to as capitalized value) necessary to complete pension payments. When a pension is awarded this average amount is transferred from the Current Funds to the Pension Fund, and all payments of

pensions are made therefrom. Since the amount transferred in any one instance is the average amount required, no re-transfer is made should a residue be left at the expiry of the pension, nor is any additional transfer made should the amount be exhausted before expiry of the pension.

The balance in the fund at the commencement of 1948 was \$47,412,998.68; \$9,271,502.10 was transferred during the year for pension awards; \$2,400,278.66 interest was added and \$4,388,073.49 was paid for pensions. The balance in the fund at December 31, 1948, was \$54,696,705.95.

#### **Disaster Reserve**

The Disaster Reserve is a fund set aside under the provisions of Section 101 (2) of the Act to meet any unforeseen disaster or other circumstance which might unduly burden the employers in any class of industry. The amount held for this purpose at December 31, 1948, was \$909,997.41.

#### **Second Injury Fund**

The Second Injury Fund has been established to equalize the burden of added loss from second injuries. The amount held in this fund, December 31, 1948, was \$155,537.14.

#### **Investment Reserve**

An Investment Reserve has been set up to protect the accident fund against loss in the case of default on bond or interest payments or by reason of falling interest rates. It is made up of excess over book values when investments are sold and of excess interest otherwise unallocated. The balance, January 1, 1948, was \$1,209,907.98; \$84,756.72 was added through sale of investments in excess of book values, leaving a balance, December 31, 1948, of \$1,294,664.70.

#### **Reserve for Compensation Deferred**

The funds under "Compensation Deferred" comprise compensation moneys held for claimants, payment being deferred to a future time due to the claimant being a minor or for other reason. At the beginning of the year the amount held was \$228,602.26. Awards during the year amounted to \$161,702.42, and \$3,958.95 was added in interest; the payments during the year amounted to \$171,486.91, leaving a balance at December 31, 1948, of \$222,776.72.

#### **Silicosis Account**

The Silicosis Account was established to embody special assessments and payments in Class 5, necessitated by the addition of "Silicosis", contracted in mining operations, to the list of industrial diseases under the Act by amendment effective April 8, 1926.

The balance in the account at the beginning of 1948 was \$2,380,257.63. \$500,015.63 was collected by assessment, \$661,056.56 was paid out (or transferred to Pension Fund) for compensation, \$19,798.53 for medical aid, \$77,218.39 for salaries and expenses in connection with examination of mine workers, \$38,492.44 was transferred to the Accident Fund for the expenses of supervision and handling claims and \$11,775.36 was paid for salaries and expenses of the Referee Board. The balance in the account at December 31, 1948, was \$2,071,931.98, against which there is an estimated liability, on claims currently being paid, of \$3,694,870.30.

### **Estimated Reserve to Complete Claims**

An estimate was made at the end of the year of the amount necessary to bring all continuing, unreported and unadjusted claims to finality. The total amount was \$11,092,207.81, of which \$1,622,938.32 was specifically for silicosis claims otherwise unprovided for, and \$1,580,010.97 for pneumoconiosis claims previously reported.

### **Operating and Contingent Reserves**

At the end of 1948 the Board held \$7,589,795.26 for unforeseen contingencies in the payment of claims delayed by unusual circumstances and also to provide for current cash expenditures as assessments are not immediately payable at the beginning of a year.

### **Schedule 2 and Crown Industries**

The Dominion and Provincial governments along with the employers in Schedule 2 pay for accidents in their industries as they arise, on the adjudication of claims by the Board. Their accident figures appear in the total of benefits awarded but since they do not pay assessments to the Board on a percentage of payroll there is no inclusion of assessment figures.

The total amount awarded in Schedule 2 industries and Crown cases was \$4,355,763.16, as compared with \$2,613,175.28 in 1947. A breakdown of these awards appears in Chapter II.

### **From Commencement of Act**

From January 1, 1915, when the Act first went into effect, there have been 2,562,774 accidents reported to the Board and \$257,811,315.71 awarded as benefits.

Dated at Toronto, this 3rd day of March, 1949.

E. E. SPARROW,  
Chairman.

D. J. GALBRAITH,  
Vice-Chairman.

J. F. CAULEY,  
Commissioner.



## CHAPTER II

### SCHEDULE 2 INDUSTRIES DURING 1948

The funds handled by the Board in respect of Schedule 2 industries include employers' deposits for pensions required to be made with the Board under the provisions of Section 28 of the Act, temporary deposits or advances of money made by employers under Section 32 to facilitate prompt payment of claims, and claimants' moneys held by the Board in cases of awards where payment is deferred by reason of the claimant being a minor, etc.

At the end of 1948 deposits held under Section 28 amounted to \$4,851,509.33; under Section 32, to \$92,915.79; claimants' moneys held by the Board, \$15,164.00, and an investment reserve of \$214,837.46 was held, making a total of \$5,174,426.58, of which \$5,093,714.26 was held in investments and \$80,712.32 cash in bank.

### STANDING SCHEDULE 2 FUNDS AS AT DECEMBER 31, 1948

#### ASSETS

Cash in Imperial Bank of Canada .....	\$ 80,712 32
Investments .....	5,093,714 26
	<u>\$5,174,426 58</u>

#### LIABILITIES

Balance Employers' Deposits:	
Under Section 28 .....	\$4,851,509 33
Under Section 32 .....	92,915 79
Claimants' Moneys held by the Board .....	15,164 00
Investment Reserve .....	214,837 46
	<u>\$5,174,426 58</u>

Employers in Schedule 2 are assessed a share of the expenses of administration and full particulars of this appear in Chapter III in the table of analysis of all expenses. Accident statistics for Schedule 2 appear in Chapter IV.

The awards for Schedule 2 industries during 1948 as outlined in the General Review and the movements of Schedule 2 funds during 1948 are analysed in the following tables.

## STATEMENT FOR SCHEDULE 2 DURING 1948

## SCHEDULE 2 AWARDS

	Awards Not Pensions	Pensions	Totals
Municipal Corporations, etc.....	\$ 506,524 61	\$ 561,917 72	\$1,068,442 33
Steam Railroads.....	302,624 32	751,970 84	1,054,595 16
Electric Railroads.....	8,251 19	44,087 00	52,338 19
Navigation Companies.....	97,619 15	174,450 02	272,069 17
Express and Sleeping Car Companies.....	13,895 08	3,216 00	17,111 08
Telephone and Telegraph Companies.....	17,367 23	25,768 00	43,135 23
All other Industries.....			
Dominion Crown Cases.....	653,579 00	904,749 93	1,558,328 93
Provincial Crown Cases.....	110,643 74	179,099 33	289,743 07
<b>TOTALS.....</b>	<b>\$1,710,504 32</b>	<b>\$2,645,258 84</b>	<b>\$4,355,763 16</b>

On account of the Amending Act effective July 1, 1948, increasing the pensions of widows and other dependants in receipt of less than the current level, to the maximum, an amount of \$487,177.00 was awarded additionally as capitalized values in Section 28. Liability to firms paying under Section 32 was also increased proportionately but only actual payments made currently are recorded.

## SCHEDULE 2 FUNDS

## Deposits under Section 28

Cash in bank and invested, January 1, 1948.....	\$4,178,124 37	
Deposits received from Employers.....	988,499 76	
Interest received.....	175,191 97	
Paid to Pensioners.....		\$ 446,739 21
Deposits returned to Employers.....		43,567 56
Cash in bank and invested, December 31, 1948.....		4,851,509 33
	<u>\$5,341,816 10</u>	<u>\$5,341,816 10</u>

## Claimants' Moneys

Cash in bank and invested, January 1, 1948.....	\$ 16,508 60	
Deposits received from Employers.....	6,587 35	
Interest received.....	484 44	
Paid to Claimants.....		\$ 8,416 39
Cash in bank and invested, December 31, 1948.....		15,164 00
	<u>\$ 23,580 39</u>	<u>\$ 23,580 39</u>

## Deposits under Section 32

Cash in bank, January 1, 1948.....	\$ 88,572 95	
Deposits received from Employers.....	2,156,835 06	
Payments made—Compensation and Medical Aid.....		\$2,131,124 72
Deposits returned to Employers.....		21,367 50
Cash in bank, December 31, 1948.....		92,915 79
	<u>\$2,245,408 01</u>	<u>\$2,245,408 01</u>

## Investment Reserve

Cash in bank and invested, January 1, 1948. ....	\$ 216,065 64	
Transferred to interest for Section 28. ....		\$ 1,228 18
Cash in bank and invested, December 31, 1948. ....		214,837 46
	<u>\$ 216,065 64</u>	<u>\$ 216,065 64</u>

## TOTAL OF FUNDS

Cash in bank and invested, January 1, 1948. ....	\$4,499,271 56	
Deposits received from Employers. ....	3,151,922 17	
Interest received. ....	175,676 41	
Payments made. ....		\$2,586,280 32
Interest allocated to Section 28 from Investment Reserve. ....		1,228 18
Deposits returned to Employers. ....		64,935 06
Cash in bank and invested, December 31, 1948. ....		5,174,426 58
	<u>\$7,826,870 14</u>	<u>\$7,826,870 14</u>

## CHAPTER III

## SCHEDULE 1 INDUSTRIES DURING 1948

The industries in Schedule 1 are divided into classes and each class (subject to any transfer that may be made to it from the Disaster Reserve in case of undue burden) bears its own accident cost. The employers in a class are therefore in effect a mutual insurance association. Each class is credited with its own assessments and other income received and charged with the cost of its own accidents, administrative expense, safety association expense, if it has one, and any other special charge for Disaster Reserve, etc. The standing of the classes as at December 31, 1948, is outlined in the following table.

FINANCIAL STATEMENT AS AT DECEMBER 31, 1948, SCHEDULE 1  
BY CLASS AND GROUP

Group and Class	Assessment and Compensation		All Other Income	Other Credits and Charges		Balance at December 31, 1948
	Assessments	Compensation and Medical Aid		All Other Outlays	Balance Forward Prior Years	
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Group 010	1,262,697 55	1,130,555 12				
" 011	243,634 95	260,546 26				
" 013	463,165 53	328,311 23				
Class 1	1,969,498 03	1,719,412 61	5,509 26	162,376 62	1,987,978 57	2,081,196 63
Group 020	1,704,836 89	1,208,542 84				
Class 2	1,704,836 89	1,208,542 84	2,309 14	101,914 20	1,140,189 68	1,536,878 67
Group 030	291,296 47	217,944 35				
Class 3	291,296 47	217,944 35	1,150 33	19,877 88	116,675 26	171,299 83
Group 040	348,045 15	242,366 60				
" 042	209,400 14	154,581 03				
Class 4	557,445 29	396,947 63	2,539 56	37,254 12	410,188 05	535,971 15
Group 051	1,159,899 19	1,134,479 44				
" 052	585,141 86	397,874 91				
" 053	179,324 71	220,771 69				
Class 5	1,924,365 76	1,753,126 04	5,850 92	268,138 77	825,714 30	734,666 17
Group 060	160,589 69	175,763 43				
" 062	30,607 56	27,068 91				
" 063	117,533 89	123,854 80				
" 064	65,610 37	51,761 92				
" 065	36,433 70	130,487 42				
" 066	91,470 37	89,996 97				
Class 6	502,245 58	598,933 45	960 51	42,997 32	-70,906 99	-209,631 67



**FINANCIAL STATEMENT—Continued  
BY CLASS AND GROUP**

Group and Class	Assessment and Compensation		All Other Income	Other Credits and Charges		Balance at December 31, 1948
	Assessments	Compensation and Medical Aid		All Other Outlays	Balance Forward Prior Years	
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Group 070	884,628 57	509,371 27				
" 073	184,370 65	159,345 51				
Class 7	1,068,999 22	668,716 78	352 33	66,018 62	831,092 16	1,165,708 31
Group 080*	690,664 43	579,583 49				
" 082	269,624 83	386,887 15				
" 083*	44,547 32	45,481 55				
Class 8	1,004,836 58	1,011,962 19	1,832 07	78,724 06	-1,071,440 98	-1,155,448 58
Group 090	157,533 33	91,967 14				
" 091	117,231 57	95,283 83				
" 094	368,947 16	432,050 07				
" 095	57,692 02	59,811 24				
Class 9	701,404 08	679,112 28	1,482 15	53,917 58	629,422 06	599,278 43
Group 100	1,701,183 69	1,218,071 24				
" 104	156,756 71	116,799 24				
" 106	296,200 28	161,685 24				
Class 10	2,154,140 68	1,496,555 72	9,994 72	142,651 13	1,004,425 59	1,529,354 14
Group 110	526,830 08	450,827 58				
" 111	896,689 35	663,381 86				
" 113	74,792 58	52,450 95				
Class 11	1,498,312 01	1,166,660 39	7,460 64	106,139 27	-203,339 50	29,633 49
Group 120	134,273 92	154,614 64				
" 121	102,934 55	154,293 06				
" 122	128,838 43	148,845 33				
" 123	57,984 49	9,873 92				
" 124	92,529 62	62,496 00				
" 125	16,912 97	9,796 10				
Class 12	533,473 98	539,919 05	7,048 72	41,793 66	353,340 44	312,150 43
Group 130	211,133 88	129,052 68				
" 131	101,231 54	94,668 44				
Class 13	312,365 42	223,721 12	-9 00	20,925 80	-42,195 94	25,513 56
Group 140	232,829 33	203,651 65				
Class 14	232,829 33	203,651 65	94 43	17,037 75	50,427 48	62,661 84
Group 150	274,345 00	246,766 37				
" 151	279,764 78	291,652 40				
" 153	180,415 10	145,241 95				
" 154	49,217 50	60,735 05				
" 155	174,408 24	206,445 64				
" 156	15,509 85	9,182 96				
Class 15	973,660 47	960,024 37	3,872 72	75,690 47	767,736 31	709,554 66
Group 160	132,240 59	145,307 66				
" 161	71,258 52	66,916 97				
" 163	314,459 64	190,601 87				
Class 16	517,958 75	402,826 50	7,417 19	35,942 26	151,743 45	238,350 63

**FINANCIAL STATEMENT—Continued**  
**BY CLASS AND GROUP**

Group and Class	Assessment and Compensation		All Other Income	Other Credits and Charges		Balance at December 31, 1948
	Assessments	Compensation and Medical Aid		All Other Outlays	Balance Forward Prior Years	
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Group 170	235,978 34	215,834 44				
" 171	172,035 99	127,032 58				
Class 17	408,014 33	342,867 02	838 51	29,310 17	228,449 24	265,124 89
Group 180	127,904 14	58,984 37				
" 181	69,257 45	46,722 72				
Class 18	197,161 59	105,707 09	256 44	11,822 29	148,416 25	228,304 90
Group 190	79,621 75	67,362 16				
" 191	365,204 56	257,146 48				
Class 19	444,826 31	324,508 64	515 34	30,030 50	62,217 48	153,019 99
Group 200	561,439 90	451,366 95				
" 201	336,306 73	255,248 13				
Class 20	897,746 63	706,615 08	2,499 81	81,470 17	775,929 21	888,090 40
Group 210	461,356 20	410,719 86				
" 211	163,747 60	134,077 10				
Class 21	625,103 80	544,796 96	5,252 42	50,028 64	590,653 34	626,183 96
Group 220	34,245 85	101,554 99				
" 221	87,596 02	89,867 84				
" 222	181,803 04	159,199 13				
" 223	343,590 04	324,379 92				
Class 22	647,234 95	675,001 88	3,626 12	45,111 94	635,618 94	566,366 19
" 230	170,505 97	192,047 47				
" 231	117,772 02	136,134 46				
" 232	44,782 84	68,612 80				
Class 23	333,060 83	396,794 73	688 44	24,756 14	475,180 89	387,379 29
Group 240	2,470,079 12	1,543,843 12				
" 244	421,748 39	316,924 00				
" 245	162,194 17	137,091 98				
" 249	19,091 61	9,986 18				
Class 24	3,073,113 29	2,007,845 28	5,261 69	187,182 89	3,089,951 45	3,973,298 26
Group 250	119,021 12	80,362 74				
" 251	127,615 44	84,522 27				
" 252	67,802 27	56,340 99				
" 253	23,550 66	15,637 29				
" 254	214,945 65	84,617 64				
Class 25	552,935 14	321,480 93	6,701 80	25,029 39	283,970 88	497,097 50
Schedule 1	23,126,865 41	18,673,664 58	†83,506 26	‡1,756,141 64	13,171,437 62	15,952,003 07

\*Lifetime experience of firms 083001, 083003 and 083007 transferred from Group 083 to Group 080 effective December 31, 1948. Board order of November 25, 1948.

†Includes Section 8, \$19,871.61; Section 107, \$9,040.96; Section 114-3, \$507.58; Accident Cost Refunds, \$844.98; D.V.A., \$35,172.12 and Blind, \$570.01.

‡Includes Administration, \$914,274.33; Non-administration, \$241,873.47; Malton, \$10,492.15; Special Hospital, \$24,636.40; Paraplegic, \$14,831.21; Safety Associations, \$416,541.21; Section 8, \$5,486.90 and Mine Rescue, \$128,005.97.

## RECONCILIATION STATEMENT

Balance at credit of Classes, December 31, 1948.....	\$15,952,003 07
Less:	
Estimated for Pneumoconiosis.....	\$1,580,010 97
Estimated for Silicosis.....	1,622,938 32
Compensation and Medical Aid estimated outstanding..	7,889,258 52
	<u>11,092,207 81</u>
	\$ 4,859,795 26
Estimated due on adjustments of 1948 payrolls.....	2,730,000 00
Contingent and Operating Reserves.....	<u>\$7,589,795 26</u>

Prior to January 1, 1948, the Board's books reflecting the standing of the classes were held open two years so that continuing claims at the end of a year could be largely brought to finality in the following year. At the end of the following year a table was constructed which indicated the final financial statement "for" the preceding year. Effective the date noted above, the Board adopted a method of recording all receipts and payments during a year regardless of the year of origin of either the assessment or the happening of the accident. This, however, makes it necessary that the balance of the funds at the credit of the various classes be modified by estimates to bring to finality all continuing, unreported and unadjusted claims, less any outstanding assessments. The amount so estimated is as outlined previously in the General Review.

The number of firms in Schedule 1, with the breakdown by classes and groups, is indicated in the following table. Estimated payroll, covered by assessment receipts during 1948, is also recorded.

# **NUMBER OF FIRMS IN SCHEDULE 1, BY CLASSES AND GROUPS, DECEMBER 31, 1948**

Class	Group 0	Group 1	Group 2	Group 3	Group 4	Group 5	Group 6	Group 7	Group 8	Group 9	Totals
1	1,082	646	....	125	....	....	....	....	....	....	1,853
2	69	....	18	....	....	....	....	....	....	....	87
3	451	....	....	....	....	....	....	....	....	....	451
4	362	....	374	....	....	....	....	....	....	....	736
5	....	186	6	100	....	....	....	....	....	....	292
6	188	....	5	123	81	102	215	....	....	....	714
7	15	....	....	9	....	....	....	....	....	....	24
8	171	....	30	126	....	....	....	....	....	....	327
9	20	17	....	....	192	17	....	....	....	....	246
10	1,414	....	....	....	....	....	552	....	....	....	1,966
11	88	5,128	....	1	....	....	....	....	....	....	5,217
12	41	316	139	15	334	4	....	....	....	....	849
13	568	55	....	....	....	....	....	....	....	....	623
14	167	....	....	....	....	....	....	....	....	....	167
15	796	982	....	189	54	188	20	....	....	....	2,229
16	47	219	....	68	....	....	....	....	....	....	334
17	161	198	....	....	....	....	....	....	....	....	359
18	1,047	342	....	....	....	....	....	....	....	....	1,389
19	287	780	....	....	....	....	....	....	....	....	1,067
20	2,237	1,104	....	....	....	....	....	....	....	....	3,341
21	243	131	....	....	....	....	....	....	....	....	374
22	292	321	716	2,106	....	....	....	....	....	....	3,435
23	110	37	231	....	....	....	....	....	....	....	378
24	6,098	....	....	....	2,549	1,305	....	....	....	452	10,404
25	178	1,295	997	170	1,473	....	....	....	....	....	4,113
ALL	....	....	....	....	....	....	....	....	....	....	40,975

## **ESTIMATE OF WAGE EXPENDITURE, SCHEDULE 1, COVERED BY ASSESSMENTS RECEIVED DURING 1948**

Class	Wage Expenditure
1	\$ 43,766,600
2	113,655,800
3	28,820,200
4	28,706,000
5	71,700,200
6	33,326,700
7	62,841,600
8	35,044,400
9	47,869,400
10	216,556,800
11	157,972,200
12	74,094,300
13	18,124,900
14	21,166,300
15	110,525,100
16	67,595,800
17	63,527,800
18	65,013,100
19	71,443,200
20	41,768,200
21	19,472,200
22	60,662,100
23	8,004,700
24	139,193,000
25	118,680,900
TOTAL	*\$1,719,531,300

\*Individual earnings in excess of \$2,500 per annum taken as \$2,500.

The comments in the General Review regarding assessments, expenditures and standing of funds are based on the preceding tables and on the accounts which are outlined hereafter.



# ANALYSIS OF ADMINISTRATION EXPENSES AND NON-ADMINISTRATIVE SERVICE OUTLAYS DURING 1948

	Administra- tion Expenses	Non- Administrative Service Outlays	Total
Salaries of Board and Staff.....	\$ 774,602 96	\$132,864 34	\$ 907,467 30
Travelling and Other Expenses of Board and Staff.....	61,231 78	9,700 49	70,932 27
Printing, Stationery and Office Supplies.....	65,318 14	8,384 15	73,702 29
Postage and Excise Stamps.....	62,265 89	.....	62,265 89
Telephone, Telegraph and Express.....	3,681 61	5,141 37	8,822 98
Legal Expenses, Witness Fees, etc.....	1,546 34	.....	1,546 34
Claimants' Travelling Expenses and Medical Examinations.....	214 37	.....	214 37
Insurance and Security Service.....	4,730 25	4,186 40	8,916 65
Auditor's Services, under instructions of Attorney- General.....	.....	2,500 00	2,500 00
Office Rent.....	46,890 57	.....	46,890 57
Permanent Equipment.....	48,799 32	11,998 24	60,797 56
Miscellaneous Services, Equipment Rental and Repairs.....	17,260 20	1,175 00	18,435 20
Meals for Staff working overtime (nights, Saturday afternoons, etc.).....	4,185 00	117 00	4,302 00
Contribution to Staff Pension Fund.....	.....	65,806 48	65,806 48
	<u>\$1,090,726 43</u>	<u>\$241,873 47</u>	<u>\$1,332,599 90</u>

Charged to Mine Rescue Work.....	\$ 6,095 52
Charged to Silicosis Account.....	38,492 44
Charged to Special Hospital Account.....	6,827 05
Charged to Malton Convalescent Centre.....	24,228 79
Charged to Safety Associations.....	19,835 30
Charged to Schedule 2 Employers.....	41,605 50
Charged to Dominion of Canada.....	33,655 50
Charged to Province of Ontario.....	5,814 00
Charged to Schedule 1 Employers.....	914,172 33
	<u>\$1,090,726 43</u>

## PAYMENTS TO SAFETY OR ACCIDENT PREVENTION ASSOCIATIONS, 1948

Association	Class	Total Payments
Lumbermen's Safety Association.....	1	\$ 53,273 55
Ontario Pulp and Paper Makers' Safety Association.....	2	17,001 80
Mines Accident Prevention Association of Ontario.....	5	31,052 80
Industrial Accident Prevention Associations.....	3, 4, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 23 (0)	204,118 09
Class 20 Accident Prevention Association of Ontario.....	20	33,495 72
Ontario Highway Construction Safety Association.....	21	14,373 64
Electrical Employers' Association of Ontario.....	22	5,734 82
Construction Safety Association of Ontario.....	24	37,655 49
		<u>\$396,705 91</u>
Charged for Supervision.....		19,835 30
TOTAL CHARGED TO SCHEDULE 1.....		<u><u>\$416,541 21</u></u>

## MINE RESCUE WORK ACCOUNT, 1948

Maintenance of Stations, Salaries and Supplies.....	\$121,910 45
Administrative Supervision.....	6,095 52
	<u><u>\$128,005 97</u></u>

## STANDING SCHEDULE 1 ACCIDENT FUND AS AT DECEMBER 31, 1948

ASSETS		LIABILITIES	
Cash in Banks:		Compensation Awarded, pay-	
Dominion Bank. \$800,615	93	ment deferred, other than	
Canadian Bank		Pensions.....	\$ 222,776 72
of Commerce.. 101,879	88	Pension Liability.....	54,696,705 95
Royal Bank of		Balance at Credit of Silicosis	
Canada..... 75,622	69	Account.....	2,071,931 98
	<u>\$ 978,118 50</u>	Estimated Additional Liability	
Investments.....	74,242,289 46	for Silicosis.....	1,622,938 32
Due for Administrative		Compensation and Medical Aid	
Expenses:		estimated outstanding.....	7,889,258 52
From Schedule 2		Estimated for Pneumoconiosis.	1,580,010 97
employers.....	\$34,927 50	Assets in Excess of Liabilities:	
From Dominion of		Disaster Reserve \$909,997	41
Canada..... 13,129	50	Second Injury	
From Province of		Reserve..... 155,537	14
Ontario..... 5,814	00	Investment Re-	
	<u>53,871 00</u>	serve.....	1,294,664 70
Assessments estimated to be due		Contingent and	
on adjustment of 1948 Pay		Operating Re-	
Rolls.....	2,730,000 00	serves.....	7,589,795 26
Accountable warrants held by			<u>9,949,994 51</u>
members of Staff.....	8,497 80		
Salary advances to members of			
Staff.....	40 00		
Due from Staff for Canada			
Savings Bonds purchases, in-			
stalment plan terminating			
October 15, 1949.....	20,800 21		
	<u>\$78,033,616 97</u>		<u>\$78,033,616 97</u>

### Amending Act

The General Review outlines the benefits awarded by the Board during 1948. The amount in relation to previous years is disproportionately high in that it includes an amount of \$3,841,893.00 capitalized values set aside to provide for the increased benefits for widows and other dependants whose pensions were below the maximum. This was necessitated by an Amending Act effective July 1, 1948, as indicated in a previous section. Schedule 2 employers deposited a further \$487,177.00 under Section 28 to cover this liability, while Schedule 1 employers were charged \$3,354,716.00. For rating purposes, however, this amount is being considered as incurred over a three-year period, i.e., 50 per cent. in 1948 and 25 per cent. each for 1949 and 1950.

## CHAPTER IV

## ACCIDENT STATISTICS

The same comments which were made in a prior section regarding financial statements, and the keeping of the Board's records open for a two-year period until January 1, 1948, is also true of accident statistic tables. The tables which follow refer to accidents which have been brought to finality for the first time during 1948, regardless of the year of occurrence. Particulars of claims reopened for further payment in 1948 are also given.

## NUMBER OF ACCIDENTS FINALLED DURING 1948

Class	Medical Aid Only	Temporary Disability	Permanent Disability	Death Cases	Total Cases
1.....	2,151	4,621	152	18	6,942
2.....	4,628	3,859	83	12	8,582
3.....	1,561	719	63	1	2,344
4.....	2,346	1,326	103	3	3,778
5.....	4,763	2,111	149	29	7,052
6.....	1,945	854	40	9	2,848
7.....	2,093	654	46	6	2,799
8.....	3,637	1,453	57	12	5,159
9.....	5,307	1,418	80	7	6,812
10.....	14,672	3,916	304	4	18,896
11.....	14,423	3,028	154	1	17,606
12.....	2,838	963	39	6	3,846
13.....	1,015	447	18	1	1,481
14.....	1,442	633	16	1	2,092
15.....	5,651	2,511	116	11	8,289
16.....	2,138	728	45	1	2,912
17.....	2,018	808	51	1	2,878
18.....	1,515	463	9	..	1,987
19.....	2,183	856	41	3	3,083
20.....	2,887	1,707	49	11	4,654
21.....	2,029	909	38	7	2,983
22.....	3,504	1,459	43	11	5,017
23.....	1,124	443	14	8	1,589
24.....	10,291	4,874	188	14	15,367
25.....	2,942	1,487	40	2	4,471
Totals.....	99,103	42,247	1,938	179	143,467
Schedule 2.....	6,267	3,472	144	33	9,916
Crown Cases.....	4,534	3,671	117	28	8,350
GRAND TOTALS.....	109,904	49,390	2,199	240	161,733

## CLAIMS REOPENED DURING 1948 FOR FURTHER PAYMENTS

	Medical Aid Only	Temporary Disability	Permanent Disability	Death Cases	Total Cases
Schedule 1.....	3,003	800	733	2,580	7,116
Schedule 2.....	149	58	31	595	833
Crown Cases.....	113	60	19	481	673
TOTALS.....	3,265	918	783	3,656	8,622



## CAUSES OF ACCIDENTS, 1948

Cause	Medical Aid Only	Temp. Dis.	Perm. Dis.	Death	TOTALS
<i>A. Prime Movers:</i>					
1. Motors, engines, fans, pumps, and automatic stokers.....	296	233	42	..	571
2. Shafting, couplings, collars, set-screws, and keys.....	4	5	2	..	11
3. Belts, lines, pulleys, chains, and sprockets.....	16	22	9	..	47
4. Gears, cogs, cams, and friction wheels.....	1	1	..	..	2
Totals.....	317	261	53	..	631
<i>B. Working Machines:</i>					
1. Brick-making machines.....	1	1	..	..	2
2. Glass-making machines.....	7	4	..	..	11
3. Pottery-making machines.....	..	1	..	..	1
4. Stone-working machines.....	6	9	2	..	17
5. Mine-drills, etc.....	381	339	31	5	756
6. Contracting machines.....	103	135	20	4	262
7. Metal-working machines, n.e.s.....	1,410	995	139	..	2,544
8. Abrasive wheels.....	2,441	432	29	..	2,902
9. Drilling and reaming machines.....	1,003	297	18	..	1,318
10. Lathes.....	588	172	11	..	771
11. Milling machines.....	127	34	4	..	165
12. Pneumatic tools.....	732	308	20	..	1,060
13. Presses—cutting, shaping, forming.....	948	725	232	2	1,907
14. Shearing and punching machines.....	138	110	22	1	271
15. Wire-working machines.....	36	29	3	..	68
16. Welding and heat-cutting machines.....	814	177	7	1	999
17. Wood-working machines, n.e.s.....	87	140	24	..	251
18. Planers, jointers, and edgers.....	85	93	42	..	220
19. Saws.....	876	1,097	204	1	2,178
20. Shapers, moulders, and headers.....	16	17	9	..	42
21. Pulp and paper-making machines, n.e.s.....	42	50	8	..	100
22. Barkers.....	..	3	..	..	3
23. In-running rolls.....	9	11	2	..	22
24. Paper-products and printing machines, n.e.s.....	109	114	11	1	235
25. Cutting machines.....	13	15	2	..	30
26. Presses—printing and embossing.....	116	72	12	..	200
27. Stayers.....	19	29	5	..	53
28. Tanning machines.....	8	11	6	..	25
29. Leather-working machines.....	17	30	4	..	51
30. Rubber-working machines.....	52	35	5	..	92
31. Textile machines, n.e.s.....	247	166	10	..	423
32. Carders.....	8	11	2	..	21
33. Pickers.....	5	3	..	..	8
34. Sewers.....	172	60	1	..	233
35. Finishers and launderers.....	26	42	5	..	73
36. Knitters.....	5	4	1	..	10
37. Cutters.....	22	13	..	..	35
38. Weavers.....	15	9	1	..	25
39. Spinners.....	13	26	3	..	42
40. Food-products, laboratory, and tobacco machines, n.e.s.....	162	172	26	..	360
41. Baking machines.....	49	50	11	1	111
42. Bottling machines.....	73	44	6	..	123
43. Office machines.....	8	4	..	..	12
Totals.....	10,989	6,089	938	16	18,032

## CAUSES OF ACCIDENTS, 1948—Continued

Cause	Medical Aid Only	Temp. Dis.	Perm. Dis.	Death	TOTALS
<i>C. Hoisting Apparatus:</i>					
1. Elevators.....	232	225	16	5	478
2. Cranes.....	110	97	10	3	220
3. Conveyors.....	329	291	17	..	637
4. Mine cages.....	6	3	1	1	11
5. Other hoisting apparatus.....	87	107	13	4	211
Totals.....	764	723	57	13	1,557
<i>D. Dangerous Substances:</i>					
1. Steam escapes.....	13	8	1	..	22
2. Explosives.....	116	139	8	10	273
3. Electric currents.....	39	34	3	14	90
4. Conflagrations.....	..	2	..	..	2
5. Hot and inflammable substances and flames.....	1,283	1,799	13	7	3,102
6. Corrosive substances.....	149	78	2	..	229
7. Poisonous and deleterious substances.....	544	811	80	25	1,460
Totals.....	2,144	2,871	107	56	5,178
<i>E. Stepping On or Striking Against Objects:</i>					
1. Stepping on objects.....	984	557	1	..	1,542
2. Striking against objects.....	5,460	4,597	81	4	10,142
Totals.....	6,444	5,154	82	4	11,684
<i>F. Falling Objects:</i>					
1. From collapse of structure.....	24	3	1	..	28
2. From elevation.....	2,543	3,267	42	23	5,875
3. In mines and quarries.....	100	75	5	2	182
4. Other.....	154	181	3	2	340
Totals.....	2,821	3,526	51	27	6,425
<i>G. Handling Objects:</i>					
1. Heavy objects—loading, carrying, rolling, or piling.....	66,700	15,310	298	5	82,313
2. Sharp objects.....	971	1,849	36	1	2,857
3. Hand trucks, carts, and wheelbarrows.....	1,507	1,436	31	..	2,974
Totals.....	69,178	18,595	365	6	88,144
<i>H. Tools.....</i>	2,859	1,597	46	1	4,503
<i>I. Runaways and Animals:</i>					
1. Runaways.....	12	48	2	..	62
2. Animals.....	204	295	8	3	510
Totals.....	216	343	10	3	572

## CAUSES OF ACCIDENTS, 1948—Continued

Cause	Medical Aid Only	Temp. Dis.	Perm. Dis.	Death	TOTALS
<i>J. Moving Trains, Vehicles, etc.:</i>					
1. Train wrecks.....	3	12	4	3	22
2. Caught in switch or hit fixed objects.....	2	8	..	1	11
3. Struck by or caught between cars and engines.....	86	210	31	28	355
4. Other causes, cars, and engines.....	89	170	6	1	266
5. Mine and quarry cars.....	48	70	4	..	122
6. Automobiles and other power vehicles.....	824	716	44	30	1,614
7. Animal-drawn vehicles.....	36	286	14	..	336
8. All other vehicles, including boats.....	35	29	3	2	69
Totals.....	1,123	1,501	106	65	2,795
<i>K. Falls of Persons:</i>					
1. From elevations.....	179	298	42	14	533
2. From ladders.....	444	675	43	1	1,163
3. Into excavations, pits and shafts.....	75	145	10	1	231
4. On level.....	3,406	4,522	88	..	8,016
5. Into elevator shafts.....	1	6	..	..	7
6. From vehicles.....	63	115	9	1	188
7. From collapse of support.....	153	336	43	2	534
8. On steps.....	513	695	23	..	1,231
9. From tool slipping.....	17	27	2	..	46
Totals.....	4,851	6,819	260	19	11,949
<i>L. Flying Fragments.....</i>	7,090	1,003	86	..	8,179
<i>M. All Other Causes:</i>					
1. Doors, gates, windows, and covers.....	873	604	25	1	1,503
2. Inhalation of gases, fumes, etc.....	76	63	..	7	146
3. Immersion in water and drenchings.....	2	4	1	11	18
4. Exposure to elements.....	69	145	7	4	225
5. Violence.....	62	55	1	1	119
6. Cave-ins.....	8	23	3	6	40
7. Not elsewhere specified.....	18	14	1	..	33
Totals.....	1,108	908	38	30	2,084
GRAND TOTALS.....	109,904	49,390	2,199	240	161,733

## NATURE OF INJURIES, 1948

## Temporary Disability Cases

Class	Bruises, Con- tusions, and Abrasions	Cuts, Lacera- tions, and Punctures	Fractures	Crushes	Sprains, Strains, Twistings, and Wrenchings	Scalds and Burns	Eye Injuries	Herniae	Internal Injuries	Concussions (brain, spine, etc.)	Dislocations	All Other Injuries	TOTALS
1.....	973	1,824	619	153	708	64	93	76	6	3	12	90	4,621
2.....	821	1,369	465	100	716	77	99	101	5	...	9	97	3,859
3.....	90	381	64	15	91	13	14	20	1	...	4	26	719
4.....	191	594	199	44	167	24	38	32	2	2	8	25	1,326
5.....	513	494	418	56	331	66	100	67	1	2	12	51	2,111
6.....	152	262	146	29	153	32	21	22	1	2	2	32	854
7.....	120	121	118	25	105	84	18	39	...	2	1	21	654
8.....	220	300	214	47	223	255	99	36	3	1	7	48	1,453
9.....	273	344	295	67	229	62	72	40	2	...	3	31	1,418
10.....	606	1,423	574	161	505	224	148	134	...	2	12	127	3,916
11.....	539	852	500	73	510	152	143	146	6	1	12	94	3,028
12.....	177	214	164	23	196	92	24	35	...	...	2	36	963
13.....	85	109	63	22	101	9	9	18	...	...	4	27	447
14.....	85	318	61	8	84	25	6	21	2	...	2	21	633
15.....	457	800	348	57	514	131	29	75	1	3	14	82	2,511
16.....	129	233	89	26	117	40	11	27	...	...	5	50	728
17.....	162	237	125	33	136	34	13	22	...	...	1	45	808
18.....	60	218	36	12	58	43	2	16	...	1	1	16	463
19.....	139	316	138	54	122	30	5	24	...	...	2	26	856
20.....	382	346	336	81	425	27	28	39	1	...	10	32	1,707
21.....	192	237	175	34	148	39	26	20	1	1	7	29	909
22.....	240	438	249	50	295	56	26	29	2	...	11	63	1,459
23.....	98	105	100	15	67	19	14	11	1	...	2	11	443
24.....	929	1,394	778	115	976	206	204	119	2	8	29	114	4,874
25.....	217	458	229	23	291	150	9	41	2	1	11	55	1,487
Sched. 2....	795	737	631	64	760	133	106	117	1	5	31	92	3,472
Crown.....	894	765	526	100	944	126	93	97	4	9	21	92	3,671
ALL.....	9,539	14,889	7,660	1,487	8,972	2,213	1,451	1,424	44	43	235	1,433	49,390



## NATURE OF INJURIES, 1948

## Permanent Disability Cases

Part of Body Affected	Per Cent. Impairment of Total Earning Capacity										TOTALS	
	0.0-9.9	10.0-19.9	20.0-29.9	30.0-39.9	40.0-49.9	50.0-59.9	60.0-69.9	70.0-79.9	80.0-89.9	90.0-99.9		100
Foot.....	79	32	3	2	6	2						124
Leg.....	59	54	20	6	6	6	6	2	1		1	161
Head.....	6	7	7	4	2			2			2	30
Face.....	6	3										9
Eye.....	15	99	2	1		1		1			1	130
Ear.....	9	1	1									11
Arm.....	89	36	27	5	7	2	6	1			1	174
Hand.....	76	25	9	1	14	2	1					128
Thumb and Four Fingers.....				1								1
Thumb and Three Fingers.....		1	1									2
Thumb and Two Fingers.....												
Thumb and One Finger.....	6	1		1								8
Thumb.....	133	10	2									145
One Finger.....	830	33	1									864
Two Fingers.....	104	13	3	3								123
Three Fingers.....	37	11	3	3								54
Four Fingers.....	5	2	7	1								15
Internal Organs.....							2					2
All Others.....	30	61	30	14	6	11	2	14			50	218
TOTALS.....	1,494	389	116	42	41	24	17	20	1		55	2,199

## DEATH CASES

## Number of Cases

Pension Awards.....	205
Lump Sums.....	14
Burial Expenses and Medical Aid only.....	15
Burial Expenses only.....	6
TOTAL.....	240

## Number, Relationship, and Residence of Dependants

Relationship of Dependants	Resident in Ontario	Not Resident in Ontario	TOTALS
Widow.....	167	11	178
Child.....	171	15	186
Mother.....	21	11	32
Father.....	10	7	17
Other.....	2		2
TOTALS.....	371	44	415

## CHAPTER V

### AUDITOR'S CERTIFICATE

THE WORKMEN'S COMPENSATION BOARD OF ONTARIO,  
Toronto, Ontario.

Dear Sirs:

I have completed a continuous audit of the books of the Board for the year ended 31st December, 1948, and have obtained all the information and explanations I have required.

In my opinion, the attached statements of Receipts and Payments, Schedules No. 1 and No. 2 and the Superannuation Fund, fairly set forth the cash transactions of the Board for the year ended 31st December, 1948.

Bank balances at the close of the year have been verified by direct communication with the Board's bankers.

The amortized book value of the investments held by the Board as at the above mentioned date was \$80,101,895.31 and I confirmed by a physical examination the securities representing these investments as at that date.

Respectfully submitted,

A. G. CALDER, F.C.A.,

Chartered Accountant.

February 26, 1949.

## WORKMEN'S COMPENSATION BOARD

## STATEMENT OF RECEIPTS AND PAYMENTS DURING 1948

## Schedule 1

## RECEIPTS

Cash in Banks, January 1, 1948:		
Dominion Bank.....	\$ 655,467 13	
Canadian Bank of Commerce	31,327 46	
Royal Bank of Canada....	63,696 18	
	<u>\$ 750,490 77</u>	
Net Assessments, Penalties, etc.:		
Gross Assessments.....	\$23,288,376 13	
Under Sec. 8..	19,871 61	
Under Sec. 107	9,040 96	
Under Sec. 114	507 58	
From Department of Veterans' Affairs	35,172 12	
From Accident Cost Refunds	844 98	
From Province of Ontario for Blind Workmen...	570 01	
	<u>\$23,354,383 39</u>	
Less:		
Assessments and Penalties Refunded...	161,510 72	
	<u>23,192,872 67</u>	
Silicosis Assessments.....	\$ 500,323 55	
Less:		
Refunds.....	307 92	
	<u>500,015 63</u>	
Interest:		
Investments...	\$2,395,226 78	
Bank deposits...	9,010 83	
	<u>2,404,237 61</u>	
Investments:		
Principal Returned.....	\$3,063,510 64	
Amount received in excess of Book Values on Sale of Investments...	84,756 72	
	<u>3,148,267 36</u>	
From Schedule 2 and Crown Employers for Administration Expenses.....	\$ 104,198 90	
Less:		
Refunds.....	8 90	
	<u>104,190 00</u>	
	<u>\$30,100,074 04</u>	

## PAYMENTS

Compensation other than Pensions and Deferred Compensation.....	\$ 5,767,950 92	
Pensions.....	4,388,073 49	
Deferred Compensation.....	171,486 91	
Rehabilitation.....	2,458 90	
Medical Aid.....	4,062,234 24	
Silicosis:		
Compensation...	\$ 68,872 56	
Medical Aid.....	19,798 53	
Expenses.....	88,993 75	
	<u>177,664 84</u>	
Under Section 8.....	5,486 90	
Mine Rescue Work.....	121,910 45	
Administration and other Expenses.....	1,347,431 11	
Safety Associations.....	396,705 91	
Special Hospitalization:		
Toronto General Hospital.....	\$110,000 00	
Toronto Western Hospital.....	26,541 00	
	<u>\$136,541 00</u>	
Less: Recoveries from Medical Aid and Other Accounts.....	118,731 65	
	<u>17,809 35</u>	
Malton Convalescent Centre.....	\$484,575 78	
Less: Recoveries from Medical Aid and Other Account.....	498,312 42	
	<u>-13,736 64</u>	
Advances to Staff—		
Accountable Warrants, Salary, Canada Savings Bonds.....	\$ 26,538 75	
Less: Repayments	23,594 99	
	<u>2,943 76</u>	
Investments:		
Securities for Permanent Investment.....	12,673,535 40	
Cash in Banks, December 31, 1948:		
Dominion Bank..	\$800,615 93	
Canadian Bank of Commerce....	101,879 88	
Royal Bank of Canada.....	75,622 69	
	<u>978,118 50</u>	
	<u>\$30,100,074 04</u>	

## STATEMENT OF RECEIPTS AND PAYMENTS DURING 1948

## Schedule 2

RECEIPTS	PAYMENTS
Cash in Bank, January 1, 1948:	Claimants out of Deposits under
Imperial Bank of Canada.....\$ 143,173 47	Section 28.....\$ 446,739 21
Employers' Deposits under Sec-	Deposits returned to Employers
tion 28..... 988,499 76	under Section 28..... 43,567 56
Employers' Deposits under Sec-	Claimants out of Claimants'
tion 32..... 2,156,835 06	Moneys..... 8,416 39
Employers' Deposits for Claim-	Paid out of Deposits under
ants' Moneys..... 6,587 35	Section 32:
Interest:	Compensation.\$1,555,377 03
Investments.....\$173,141 68	Medical Aid.. 575,747 69
Bank Deposits.... 1,306 55	2,131,124 72
174,448 23	Deposits returned to Employers
Investments:	under Section 32..... 21,367 50
Principal returned..... 90,893 51	Investments:
	Securities for Permanent In-
	vestment..... 828,509 68
	Cash in Bank, December 31, 1948:
	Imperial Bank of Canada.... 80,712 32
	\$3,560,437 38
\$3,560,437 38	\$3,560,437 38

## SUPERANNUATION FUND

RECEIPTS	PAYMENTS
Cash in Bank, January 1, 1948....\$ 31,397 35	Pensions Paid.....\$ 8,230 96
Contributed by the Board for prior	Contributions Refunded..... 11,569 47
services..... 24,638 14	Investments:
Contributed by the Board and Staff	Securities for Permanent Invest-
for current services..... 104,592 98	ment..... 143,475 44
Interest on Investments and Bank	Cash in Bank, December 31, 1948.. 18,349 74
Deposits..... 20,997 14	
\$181,625 61	\$181,625 61



## SUMMARY OF RECEIPTS AND PAYMENTS

From Commencement of Act to End of 1948

## Schedule 1

## RECEIPTS

Assessments, including additional assessments, added percentage, and interest for under- or over-estimate.....	\$234,447,607 94
Less Merit Rating:	
Charges.....	1,067,195 43
Refunds.....	2,058,253 48
	<u>—991,058 05</u>
	<u>\$233,456,549 89</u>
Under Section 8.....	398,062 39
Under Section 84 (4).....	54,151 39
Under Section 96.....	3,385 00
Under Section 107.....	186,701 92
Under Section 114.....	10,553 98
Department of Veterans' Affairs.....	505,434 94
From Province of Ontario for Blind Workmen.....	7,998 53
Accident Cost Refunds.....	69,250 02
Silicosis Assessments.....	9,630,402 60
From Province of Ontario under Section 78, grants for administration expenses....	655,500 00
Interest from investments and bank deposits.....	38,286,243 03
From Schedule 2 and Crown Employers for share of administrative expenses.....	1,641,031 46
Principal returned from investments.....	40,429,764 43
Amount received from sales of investments in excess of book values.....	1,027,945 74
For special statistical and other services.....	116,981 89
Rehabilitation Clinic.....	111,327 53
Refund of administration expenses, result of special investigation.....	782 35
Refund of Hospitalization....	155,585 74
	<u>\$326,747,652 83</u>

## PAYMENTS

Compensation payments, other than pensions or deferred payments or under Sections 22 or 36.....	\$ 82,592,940 24
Pensions.....	59,565,444 03
Deferred Payments—	
Principal and Interest.....	2,070,874 51
Rehabilitation.....	138,473 95
Medical Aid.....	39,965,454 09
Silicosis.....	4,019,273 64
Under Section 22.....	996 40
Under former Section 36.....	41 75
Under Section 8.....	34,313 88
Administration and Other Expenses.....	15,066,620 15
Safety Associations.....	5,475,569 55
Mine Rescue Work.....	552,720 63
Malton Convalescent Centre..	188,617 55
Clinic Expenses.....	755,775 62
Special Hospitalization.....	236,617 60
Pneumoconiosis Examinations.	66 14
Investments.....	115,105,734 60
Cash in Banks, Dec. 31, 1948.	978,118 50

\$326,747,652 83

## SUMMARY OF RECEIPTS AND PAYMENTS—Continued

## Schedule 2

RECEIPTS	PAYMENTS
From Employers for Deposits under Section 28 and for Claimants' Moneys.....\$11,038,225 65 From Employers for Deposits under Section 32.....28,295,335 10 Interest from Investments and Bank Deposits.....5,208,193 49 Investments: Principal returned.....3,304,530 24 Amount received from sale in excess of book value.....206,663 91	To Claimants out of Deposits under Section 28 and Claim- ants' Moneys.....\$10,037,806 80 Returned to Employers out of Deposits under Section 28...1,333,776 46 Paid out of Deposits under Section 32: Compensation and Medical Aid.....27,816,947 59 Rehabilitation.....6,232 94 Returned to Employers.....373,458 28 To Schedule 1 for Administra- tion Expenses.....5,769 50 Investments.....8,398,244 50 Cash in Bank, Dec. 31, 1948.80,712 32
<u>\$48,052,948 39</u>	<u>\$48,052,948 39</u>











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# REPORT FOR 1949

OF

## The Workmen's Compensation Board

ONTARIO

PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO



ONTARIO

TORONTO

Printed and Published by Baptist Johnston, Printer to the King's Most Excellent Majesty  
1950





**REPORT FOR 1949**  
**OF**  
**The Workmen's Compensation Board**  
**ONTARIO**

PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO  
SESSIONAL PAPER No. 14, 1950



ONTARIO

TORONTO

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1950

TO THE HONOURABLE THE LIEUTENANT-GOVERNOR  
OF THE PROVINCE OF ONTARIO

MAY IT PLEASE YOUR HONOUR:

The undersigned begs leave respectfully to present to Your Honour the annual report of the Workmen's Compensation Board for the year 1949.

CHARLES DALEY,  
Minister of Labour.

March 4th, 1950.

## THE WORKMEN'S COMPENSATION BOARD

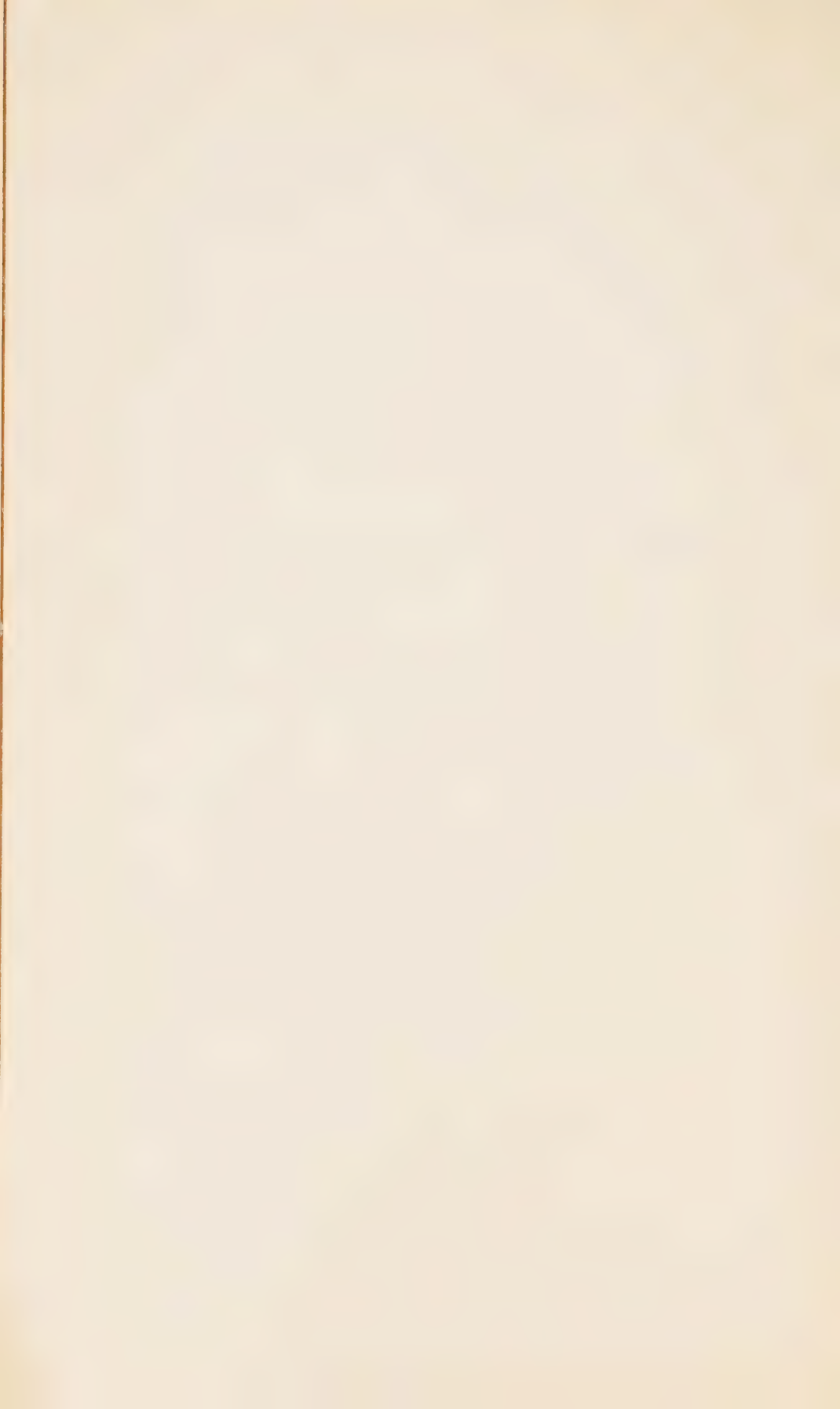
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E. E. SPARROW, Chairman

DR. D. J. GALBRAITH, Vice-Chairman

JOHN F. CAULEY, Commissioner

S. R. JOHNSTON, Secretary





**FINANCIAL REPORT FOR 1949**  
**OF**  
**THE WORKMEN'S COMPENSATION BOARD**  
**ONTARIO**

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**OFFICES:**

4th Floor, Canada Life Building,  
330 University Ave., Toronto.

TO HIS HONOUR THE LIEUTENANT-GOVERNOR:

The Workmen's Compensation Board begs to submit its Report of financial operations during the year 1949.

**GENERAL REVIEW**

The year 1949 saw industry continuing at much the same level of activity it experienced during 1948. While payrolls covered in Schedule 1 and accidents reported increased slightly, accident costs were down fractionally from 1948 levels during the year in both Schedules 1 and 2.

**Accidents Reported**

During 1949 there were 179,894 accidents reported to the Board, as compared with 179,811 in 1948.

**Benefits Awarded**

Benefits amounting to \$19,028,350.13 were awarded during 1949.

**Schedule 1 Payroll and Assessments**

Assessment receipts during 1949 were based on an estimated payroll of \$1,913,180,000.00 and amounted to \$24,484,676.74, of which \$92,693.00 was by way of refunds from various sources and application of sections as penalties. A further \$2,480,000.00 is estimated as receivable on account of outstanding assessments and adjustments due on 1949 payrolls. Silicosis assessments amounting to \$716,351.30 were received during 1949. The number of employers under Schedule 1 of the Act increased from 40,975 at December 31, 1948, to 44,549 at December 31, 1949.

The average rate of assessment charged employers during 1949 amounted to \$1.27 per \$100 of payroll.

**Schedule 1 Expenditures**

The compensation and medical aid for Schedule 1 industries amounted to \$15,725,669.82 during 1949. This figure includes all awards made during 1949, regardless of the year in which the accident occurred. It is estimated that a further \$8,650,000.00 will be required during 1950 to bring outstanding and continuing claims to finality. Other outlays during 1949 were \$1,357,635.56 for administration expenses (including \$435.50 debit adjustment of prior years'

expenses), \$191,823.05 for medical and investigatory services, \$111,880.84 for mine rescue work, \$444,338.02 grants to accident prevention associations organized under the Act, \$29,604.86 for the Malton Convalescent Centre (charges in excess of receipts for treatment of claimants), \$16,180.16 for special treatment for paraplegics, \$27,547.65 for special arrangements with the Toronto General and Western Hospitals and \$4,907.01 for outlays under Section 8 of the Act. Total expenditures and charges during the year amounted to \$17,909,586.97.

Silicosis awards during 1949 amounted to \$340,836.03 and expenses to \$128,888.88, a total of \$469,724.91.

#### **Schedule 2 and Crown Industries**

The Dominion and Provincial governments along with the employers in Schedule 2 pay for accidents in their industries as they arise on the adjudication of claims by the Board. Their accident figures appear in the total of benefits awarded but since they do not pay assessments to the Board on a percentage of payroll there is no inclusion of assessment figures.

The total benefits awarded for Schedule 2 and Crown claims during 1949 was \$2,961,844.28, of which \$2,202,588.25 was for compensation and \$759,256.03 for medical aid. A breakdown of these awards appears in Chapter IV.

#### **Malton Convalescent Centre**

In 1947, the Board established the Convalescent Centre at Malton. The buildings used for this purpose, formerly occupied by No. 1 Air Observer School of the Royal Canadian Air Force, had been converted into a temporary hospital by the Department of Veterans' Affairs. These facilities were, therefore, obtained at a minimum of cost. The work, done previously with such excellent results in the Clinic on Richmond Street, is being continued with the added advantage that the Board is able to ensure that the men receiving treatment are fed and housed at a minimum of cost and also adequately supervised in their spare time activities. In addition, by opening the hospital wing with 180 beds, the serious shortage of beds in the other hospitals of the province was somewhat relieved. It is gratifying to report that these facilities are operated under an average ratio of two patients to every member of staff, which is well below the usual 1:1 ratio found elsewhere.

During 1949, an average of 250 injured workers were admitted, treated and discharged each month. By prescribing exercise, occupational therapy and physiotherapy, every effort is made to shorten the period of convalescence and reduce any permanent disability. This effort is advantageous to the worker and to industry alike. The employers have given excellent cooperation in placing those discharged at suitable work and, of course, such cooperation is essential to the success of the entire programme. It is considered that the results obtained have been well worthwhile.

#### **From Commencement of Act**

From January 1, 1915, when the Act first went into effect, there have been 2,742,668 accidents reported to the Board and \$275,413,083.68 awarded as benefits.

### Contents of Report

The remaining chapters of this report deal with the subjects as listed:

- Chapter II - Expense analyses
- Chapter III - Statement and Summary Schedule 1 Accounts
- Chapter IV - Statement and Summary Schedule 2 Accounts
- Chapter V - Auditor's Report and Certificate

### Supplementary Statistical Summary

A supplementary statistical report dealing with the accident experience and including discussions of the trends indicated for claims finalised during 1949 is being prepared and will be made available upon request.

Dated at Toronto, this 20th day of February, 1950.

E. E. SPARROW,  
Chairman.

D. J. GALBRAITH,  
Vice-Chairman.

J. F. CAULEY,  
Commissioner.

## CHAPTER II

### ADMINISTRATION AND SPECIAL SERVICE EXPENSES

#### ANALYSIS OF ADMINISTRATION EXPENSES AND SERVICE OUTLAYS DURING 1949

	Total Expenses
Salaries of Board and Staff.....	\$1,080,667 44
Travelling and Other Expenses of Board and Staff.....	105,054 64
Printing, Stationery and Office Supplies.....	78,266 01
Postage and Excise Stamps.....	65,029 82
Telephone, Telegraph and Express.....	9,476 22
Legal Expenses, Witness Fees, etc.....	2,373 64
Claimants' Travelling Expenses and Medical Examinations.....	695 04
Insurance and Security Service.....	14,031 84
Auditor's Services, under instructions of Attorney-General.....	2,500 00
Office Rent.....	69,750 00
Permanent Equipment.....	27,836 71
Miscellaneous Services, Equipment Rental and Repairs.....	18,762 92
Meals for Staff working overtime.....	3,049 75
Contribution to Staff Pension Fund.....	233,387 17
	<u>\$1,710,881 20</u>

#### SCHEDULE FOR PRO RATION OF ADMINISTRATION EXPENSES AND SERVICE OUTLAYS

Silicosis Account.....	\$ 22,367 85
Special Hospital Account.....	7,154 53
Malton Convalescent Centre.....	30,484 26
Safety Associations.....	21,158 95
Schedule 2 Employers.....	41,914 50
Dominion of Canada.....	32,061 00
Province of Ontario.....	6,717 00
Schedule 1 Employers—	
Charged as Administration Expense.....	\$1,357,200 06
Charged as Medical Service Outlays.....	191,823 05
	<u>1,549,023 11</u>
	<u>\$1,710,881 20</u>

The gross expenses of the Board in administering claims amounted to \$1,710,881.20, of which \$1,549,023.11 was charged directly to Schedule 1, \$1,357,200.06 as administration expenses and \$191,823.05 as medical and investigatory service outlays. The remaining expenses were pro rated to the classes through the media of the accounts listed. Schedule 2 and Crown employers were charged a total of \$80,692.50.

### Special Services

#### MINE RESCUE WORK ACCOUNT, 1949

Maintenance of Stations, Salaries and Supplies.....\$ 111,880 84

TOTAL CHARGED TO CLASS 5.....\$ 111,880 84

## SPECIAL HOSPITAL ACCOUNT

## Payments for Services:

Toronto General Hospital.....	\$ 119,949 53
Toronto Western Hospital.....	23,141 00

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143,090 53

## Less:

Recoveries from Medical Aid and other accounts.....	122,697 41
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\$ 20,393 12

Pro Rata Share of the Board's Administration Expenses.....	7,154 53
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TOTAL CHARGED TO SCHEDULE 1.....	\$ 27,547 65
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## PARAPLEGIC ACCOUNT

Doctors' Fees, Equipment and Supplies.....	\$ 16,180 16
--	--------------

TOTAL CHARGED TO SCHEDULE 1.....	\$ 16,180 16
----------------------------------	--------------

## PAYMENTS TO SAFETY OR ACCIDENT PREVENTION ASSOCIATIONS, 1949

Association	Class	Total Payments
Lumbermen's Safety Association.....	1	\$ 57,228 00
Ontario Pulp and Paper Makers' Safety Association.....	2	18,565 09
Mines Accident Prevention Association of Ontario.....	5	34,125 00
Industrial Accident Prevention Associations.....	3, 4, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 23 (0)	218,517 29
Class 20 Accident Prevention Association of Ontario.....	20	47,350 00
Ontario Highway Construction Safety Association.....	21	16,411 88
Electrical Employers' Association of Ontario.....	22	908 63
Construction Safety Association of Ontario	24	30,073 18

---

\$ 423,179 07

Pro Rata share of the Board's Administration Expenses.....	21,158 95
--	-----------

TOTAL CHARGED TO SCHEDULE 1.....	\$ 444,338 02
----------------------------------	---------------

## Malton Convalescent Centre

The costs incurred in the operation of Malton were largely offset by recoveries from claims through medical aid and other accounts. If these services had not been available through the Board's own facilities, other hospitalization and medical attention would have been necessary and in most cases at a higher cost. In relation to the high standard of accommodation and services provided, the rate of \$5.00 per man, per day occupancy, is less than the average available elsewhere. It is, therefore, cheaper not only for bed patients but also for those who require physiotherapy and occupational therapy and would otherwise have to be given room and board at higher cost in private boarding-houses. The resultant lessening of the period and extent of disability cannot be accurately measured in dollars and cents but is undoubtedly very worthwhile in reducing compensation costs.



## MALTON CONVALESCENT CENTRE EXPENSES, 1949

	Total Expenses
Salaries .....	\$ 303,211 15
Travelling Expenses and Transportation .....	9,841 12
Stationery and Supplies .....	17,117 12
Postage .....	33 59
Permanent Equipment .....	27,733 34
Telephone, Telegraph and Express .....	2,907 57
Rent .....	- 2,392 00
Claimants' Travelling Expenses .....	1,196 70
Special Services, Sewage and Laundry .....	27,695 25
Insurance .....	2,028 50
Meals .....	145,020 56
Maintenance and Supplies .....	51,394 01
Meals for Overtime .....	245 95
Board's Contribution to Staff Pension Fund .....	10,941 49
Entertainment .....	2,233 75
Gasoline .....	2,251 16
Occupational Therapy Supplies .....	8,225 89
	<hr/>
	\$ 609,685 15
Pro rata share of the Board's expenses in administering the accounts reimbursing costs of operating Malton .....	30,484 26
	<hr/>
	\$ 640,169 41
Less:	
Recoveries from Medical Aid and Other Accounts .....	610,564 55
	<hr/>
TOTAL CHARGED TO SCHEDULE 1 .....	\$29,604 86

## STATEMENT OF EXPENSES

## Charged to Schedule 1 Employers:

Administration Expenses .....	\$1,357,200 06
Medical and Investigatory Service Outlays .....	191,823 05
Mine Rescue Work .....	111,880 84
Special Hospital Account .....	27,547 65
Paraplegic Account .....	16,180 16
Safety Associations Expenses .....	444,338 02
Malton Convalescent Centre .....	29,604 86
Section 8 Expenses .....	4,907 01
Debit adjustment, prior years' expenses .....	435 50
	<hr/>
	\$2,183,917 15*

Charged to Schedule 2 Employers .....	\$ 41,914 50
Charged to Crown Dominion Employers .....	32,061 00
Charged to Crown Provincial Employers .....	6,717 00
	<hr/>
	\$ 80,692 50

\*Does not include Silicosis Expenses—See Chapter III.

## CHAPTER III

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### SCHEDULE 1 INDUSTRIES DURING 1949

The industries in Schedule 1 are divided into classes and each class (subject to any transfer that may be made to it from the Disaster Reserve in case of undue burden) bears its own accident cost. The employers in a class are therefore in effect a mutual insurance association. Each class is credited with its own assessments and other income received and charged with the cost of its own accidents, administrative expense, safety association expense, if it has one, and any other special charge for Disaster Reserve, etc. The standing of the classes as at December 31, 1949, is outlined in the following table.

The assessments and accident costs listed refer to accident costs incurred and payments received during 1949, regardless of the year in which the accident occurred or the assessment was issued.

# FINANCIAL STATEMENT AS AT DECEMBER 31, 1949, SCHEDULE 1

## BY CLASS AND GROUP

Group and Class	Assessments and Compensation		Other Credits and Charges						Balance at December 31, 1949	
	Assessments	Compensation and Medical Aid	All Other Income		All Other Outlays		Balance Forward Prior Years			Pneumoconiosis Revaluation
			\$	c.	\$	c.	\$	c.		
Group 010	1,129,967 24	977,284 10								
" 011	214,012 40	210,485 20								
" 013	338,828 56	219,967 97								
Class 1	1,682,808 20	1,407,737 27	6,455 49		185,107 05	2,081,196 63				2,177,616 00
Group 020	1,410,044 20	996,524 26								
Class 2	1,410,044 20	996,524 26	944 90		116,792 46	1,536,878 67				1,834,551 05
Group 030	255,421 77	199,823 62								
" 033	19,979 22	31,783 15								
Class 3	275,400 99	231,606 77	223 28		26,193 48	171,299 83				189,123 85
Group 040	379,489 93	218,220 38								
" 042	188,479 79	153,394 47								
Class 4	567,969 72	371,614 85	722 49		48,541 65	535,971 15		1,330 00		685,836 86
Group 051	1,284,562 94	895,026 53								
" 052	622,883 58	361,629 06								
" 053	214,242 43	151,780 15								
" 056		1,446 21								
Class 5	2,121,688 95	1,409,881 95	4,291 15		290,495 78	734,666 17		8,380 05		1,168,648 59
Group 060	163,666 98	61,827 97								
" 062	29,697 95	16,509 50								
" 063	133,435 01	130,204 41								
" 064	72,465 48	45,880 75								
" 065	55,505 06	12,047 51								
" 066	137,367 37	77,238 44								
Class 6	592,137 85	343,708 58	609 04		48,402 70	—209,631 67		196,174 89		187,178 83

Group 070 " 073	802,645 77 180,502 70	465,555 74 110,667 16						
Class 7	983,148 47	576,222 90	149 85	80,561 62	1,165,708 31	149,042 00	1,641,264 11	
Group 080 " 082 " 083	821,503 97 319,891 15 23,790 13	390,915 52 131,071 41 35,736 52						
Class 8	1,165,185 25	557,723 45	2,962 13	90,043 70	—1,155,448 58	670,606 67	35,538 32	
Group 090 " 091 " 094 " 095	166,454 87 144,075 34 406,170 91 76,524 13	90,215 69 107,534 60 313,621 50 62,640 19						
Class 9	793,225 25	574,011 98	2,264 65	70,635 41	599,278 43	53,771 50	803,892 44	
Group 100 " 104 " 106	1,903,029 05 154,330 32 319,996 03	1,119,961 61 115,434 36 161,513 20						
Class 10	2,377,355 40	1,396,909 17	3,914 55	195,556 32	1,529,354 14	126,748 75	2,444,907 35	
Group 110 " 111 " 113	674,023 78 1,003,823 22 99,398 25	383,516 81 661,703 67 60,179 02						
Class 11	1,777,245 25	1,105,399 50	9,096 15	149,561 37	29,633 49	112,651 06	673,665 08	
Group 120 " 121 " 122 " 123 " 124 " 125	146,236 81 111,001 24 143,896 13 61,483 15 85,614 63 17,786 92	113,841 48 101,495 86 136,785 82 5,357 10 48,436 84 1,080 95						
Class 12	566,018 88	406,998 05	2,950 53	50,307 07	312,150 43	42,337 74	466,152 46	
Group 130 " 131	213,209 77 111,623 66	185,357 87 55,246 70						
Class 13	324,833 43	240,604 57	5,754 07	29,212 15	25,513 56		86,284 34	
Group 140	271,452 04	172,314 87						
Class 14	271,452 04	172,314 87	1,072 53	22,926 28	62,661 84		139,945 26	

FINANCIAL STATEMENT—Continued  
BY CLASS AND GROUP

Group and Class	Assessments and Compensation		Other Credits and Charges						Balance at December 31, 1949		
	Assessments	Compensation and Medical Aid	All Other Income		All Other Outlays		Balance Forward Prior Years			Pneumoconiosis Revaluation	
			\$	C.	\$	C.	\$	C.		\$	C.
Group 150											
" 151	281,196 27	210,672 02									
" 153	326,953 12	259,444 91									
" 154	196,398 17	129,899 72									
" 155	49,374 08	26,058 06									
" 156	191,924 98	157,927 69									
	14,961 34	9,852 19									
Class 15	1,060,807 96	793,854 59	12,545 60	96,507 71	709,554 66					892,545 92	
Group 160											
" 161	123,397 94	71,881 32									
" 163	78,914 54	55,449 84									
	255,804 03	173,034 64									
Class 16	458,116 51	300,365 80	2,354 65	39,185 38	238,350 63			7,493 50		366,764 11	
Group 170											
" 171	271,976 90	162,885 01									
	203,002 41	86,231 20									
Class 17	474,979 31	249,116 21	444 85	37,408 87	265,124 89			48,153 00		502,176 97	
Group 180											
" 181	145,548 57	109,185 42									
	76,054 73	53,751 56									
Class 18	221,603 30	162,936 98	743 08	19,866 46	228,304 90					267,847 84	
Group 190											
" 191	88,529 81	74,635 47									
	403,989 18	188,932 10									
Class 19	492,518 99	263,567 57	7,144 77	39,572 09	153,019 99			5,249 00		354,793 09	
Group 200											
" 201	580,701 25	410,540 02									
" 202	399,524 37	261,946 40									
" 203	106,178 59	42,315 54									
	96,569 74	44,930 08									
Class 20	1,182,973 95	759,732 04	11,331 05	128,431 78	888,090 40					1,194,231 58	



Group 210	512,273 95	316,128 31					
" 211	198,865 64	98,599 70					
Class 21	711,139 59	414,728 01	1,509 09	63,081 52	626,183 96	861,023 11	
Group 220	39,244 94	55,442 37					
" 221	107,534 52	43,126 73					
" 222	214,845 43	133,760 33					
" 223	328,897 27	306,501 08					
" 224	66 83	977 49					
" 225	118 91	455 85					
Class 22	690,707 90	560,263 85	4,495 38	51,531 66	566,366 19	649,773 96	
Group 230	145,483 46	112,760 03					
" 231	208,279 57	100,290 60					
" 232	52,535 21	33,456 84					
Class 23	406,298 24	246,507 47	824 07	29,421 01	387,379 29	518,573 12	
Group 240	2,439,335 15	1,402,608 62					
" 244	492,277 70	292,924 15					
" 245	188,903 68	128,394 86					
" 249	22,575 84	13,722 81					
Class 24	3,143,092 37	1,837,650 44	8,839 31	234,671 80	3,973,298 26	5,057,551 70	
Group 250	138,130 65	71,844 10					
" 251	151,444 04	85,172 53					
" 252	74,565 75	63,455 02					
" 253	27,383 37	6,502 74					
" 254	249,707 93	118,714 30					
Class 25	641,231 74	345,688 69	912 34	39,901 83	497,097 50	753,651 06	
Schedule 1	24,391,983 74.	15,725,669 82	*92,555 00	**2,183,917 15	15,952,003 07	1,426,582 16	23,953,537 00

\*Includes Section 8, \$43,349.10; Section 17, \$92.66; Section 85, \$378.78; Section 107, \$7,425.35; Section 114-3, \$716.17; Accident Cost Refunds, \$2,546.17; D.V.A., \$37,836.10; Blind, \$348.67 and Transfer to Second Injury Reserve \$-138.00.

\*\*Includes Safety Associations, \$444,338.02; Section 8, \$4,907.01; Mine Rescue, \$111,880.84; Malton, \$29,604.86; Special Hospital, \$27,547.65; Medical Investigatory Service Outlays, \$191,823.05; Paraplegic, \$16,180.16 and Administration, \$1,357,635.56.

## RECONCILIATION STATEMENT

Balance at credit of Classes, December 31, 1949.....	\$23,953,537 00
Less:	
Estimated for Pneumoconiosis.....	\$1,965,200 00
Estimated for Silicosis.....	1,483,500 00
Compensation and Medical Aid estimated outstanding....	8,650,000 00
	<u>12,098,700 00</u>
	11,854,837 00
Estimated due on adjustments of 1949 payrolls.....	2,480,000 00
Contingent and Operating Reserves*.....	<u>\$14,334,837 00</u>

\*See comment in the section later in this chapter dealing with Schedule 1 Funds.

## REVALUATION PNEUMOCONIOSIS CAPITALIZED VALUES

During 1949 the Board changed its policy of setting up capitalized values to provide for pneumoconiosis pensioners on a mortality table which embodied the average mortality of the Board's pensioners who did not have respiratory conditions. All pneumoconiosis pensions previously provided for were revalued and, along with all new pensions, are now set up as "annuities certain" for five year periods, with mortality completely removed from the picture. On expiry of the pension for any reason, the liability is revalued and any residue of funds is applied against the liability for dependants, if any, or otherwise is returned to the class, group and firm balance.

This change in policy resulted in certain classes receiving substantial credits, as outlined in the previous table. Outstanding liability for pneumoconiosis claims, otherwise unprovided for, increased accordingly.

## STANDING SCHEDULE 1 ACCIDENT FUND AS AT DECEMBER 31, 1949

Assets	Liabilities
Cash in Banks:	Compensation Awarded, payment deferred, other than pensions.....
Dominion Bank. \$ 650,271 11	\$ 219,132 47
Canadian Bank of Commerce. 92,365 81	Pension Liability.....
Royal Bank of Canada..... 11,577 26	56,441,617 77
	Balance at Credit of Silicosis Account.....
	2,318,558 37
	Estimated Additional Liability for Silicosis.....
	1,483,500 00
Investments.....	Compensation and Medical Aid estimated outstanding.....
84,440,914 18	8,650,000 00
Due for Administrative Expenses:	Estimated for Pneumoconiosis. 1,965,200 00
From Schedule 2 employers....\$ 35,493 00	Assets in Excess of Liabilities:
From Dominion Canada..... 13,567 50	Disaster Reserve\$ 909,997 41
From Province of Ontario..... 6,717 00	Second Injury Reserve.....
	155,675 14
55,777 50	Investment Reserve.....
Assessments estimated to be due on adjustment of 1949 Pay Rolls.....	1,294,664 70
2,480,000 00	Contingent and Operating Reserves.....
Accountable warrants held by members of Staff.....	14,334,837 00
7,765 00	<u>16,695,174 25</u>
Due from Staff for Canada Savings Bonds purchases, instalment plan terminating October 15, 1950.....	
34,512 00	
<u>\$87,773,182 86</u>	<u>\$87,773,182 86</u>

## SCHEDULE I FUNDS

The Accident Fund is comprised of Schedule 1 funds, and includes Current Funds out of which temporary payments of compensation, medical aid, administration expenses, Malton Convalescent Centre and Special Hospital items are paid, the Silicosis Account, Pension Fund, Disaster Reserve, Second Injury Fund, Compensation Deferred, Investment Reserve, Contingent and Operating Reserves, as well as funds to complete claims (including silicosis and pneumoconiosis claims) for which final settlement has not been made.

Assets are held in the form of \$84,440,914.18 in investments, \$754,214.18 cash in banks and \$2,578,054.50 receivable.

Particulars of liabilities are as follows:

### Reserve for Compensation Deferred

The funds under "Compensation Deferred" comprise compensation monies held for claimants, payment being deferred to a future time due to the claimant being a minor or for other reason. At the beginning of the year the amount held was \$222,776.72. Awards during the year amounted to \$157,615.00, and \$3,644.31 was added in interest; the payments during the year amounted to \$164,903.56, leaving a balance at December 31, 1949, of \$219,132.47.

### Pension Fund

The Pension Fund, representing the outstanding pension liability, comprises the largest part of the funds standing to the credit of Schedule 1. The purpose of the Pension Fund is to take care of future payments of pensions which have already been awarded. Actuarial tables, embodying the contingencies of death and re-marriage, have been compiled to show, for each age and kind of pension, the average amount (sometimes referred to as capitalized value) necessary to complete pension payments. When a pension is awarded this average amount is transferred from the Current Funds to the Pension Fund, and all payments of pensions are made therefrom. Since the amount transferred in any one instance is the average amount required, no re-transfer is made should a residue be left at the expiry of the pension, nor is any additional transfer made should the amount be exhausted before expiry of the pension.

As outlined in a previous section, however, pneumoconiosis pensions are not provided for on this basis but, rather, are now calculated as "annuities certain" for five year periods with revaluation of liability when the pension expires for any reason. Silicosis pensions have always been provided for on this basis. The unusual mortality experience of these groups of pensioners makes this procedure necessary.

The balance in the fund at the commencement of 1949 was \$54,696,705.95; \$5,267,856.44 was transferred during the year for pension awards; \$2,667,682.97 interest was added; \$1,426,582.16 was transferred back to the Current Fund on account of the pneumoconiosis revaluation, and \$4,764,045.43 was paid to pensioners. The balance in the fund at December 31, 1949, was \$56,441,617.77.

### Silicosis Account

The Silicosis Account was established to embody special assessments and payments in Class 5, necessitated by the addition of "Silicosis", contracted in

mining operations, to the list of industrial diseases under the Act by amendment effective April 8, 1926.

The balance in the account at the beginning of 1949 was \$2,071,931.98, \$716,351.30 was collected in assessments, \$306,900.87 was paid out (or transferred to Pension Fund) for compensation, \$33,935.16 for medical aid, \$101,995.06 for salaries and expenses in connection with the examination of mine workers, \$22,367.85 was transferred to the Accident Fund for the expenses of supervision and handling claims and \$4,525.97 was paid for salaries and expenses of the Referee Board. The balance in the account at December 31, 1949, was \$2,318,558.37, against which there is an estimated liability, on claims currently being paid, of \$3,802,033.86. The liability otherwise unprovided for is, therefore, \$1,483,500.00.

#### **Estimated Reserve to Complete Claims**

An estimate was made at the end of the year of the amount necessary to bring all continuing, unreported and unadjusted claims to finality. The total amount was \$12,098,700.00, of which \$1,483,500.00 was specifically for silicosis claims otherwise unprovided for, and \$1,965,200.00 for pneumoconiosis claims.

#### **Disaster Reserve**

The Disaster Reserve is a fund set aside under the provisions of Section 101 (2) of the Act to meet any unforeseen disaster or other circumstance which might unduly burden the employers in any class of industry. The amount held for this purpose at December 31, 1949, was \$909,997.41.

#### **Second Injury Fund**

The Second Injury Fund has been established to equalize the burden of added loss from second injuries. The amount held in this fund, December 31, 1949, was \$155,675.14.

#### **Investment Reserve**

An Investment Reserve has been set up to protect the accident fund against loss in the case of default on bond or interest payments by reason of falling interest rates. It is made up of excess over book values when investments are sold and of excess interest otherwise unallocated. The amount held for the purpose at December 31, 1949, was \$1,294,664.70.

#### **Contingent and Operating Reserves**

At the end of 1949 the Board held \$14,334,837.00 for unforeseen contingencies in the payment of claims delayed by unusual circumstances and also to provide for current cash expenditures as assessments are not immediately payable at the beginning of a year.

The balance in this reserve has risen very considerably in the last few years and at the present time is considered higher than necessary to cover the liability involved, from an actuarial point of view. Therefore, despite the increased coverage and higher compensation basis facing the Board in 1950, many classes will be receiving rate decreases which will reduce these reserves to their optimum level.



## CHAPTER IV

## SCHEDULE 2 INDUSTRIES DURING 1949

The funds handled by the Board in respect of Schedule 2 industries include employers' deposits for pensions required to be made with the Board under the provisions of Section 28 of the Act, temporary deposits or advances of money made by employers under Section 32 to facilitate prompt payment of claims, and claimants' monies held by the Board in cases of awards where payment is deferred by reason of the claimant being a minor, etc.

## STATEMENT FOR SCHEDULE 2 DURING 1949

## SCHEDULE 2 AWARDS

	Awards Not Pensions	Pensions	Totals
Municipal Corporations, etc.....	\$ 616,516 70	\$ 317,854 54	\$ 934,371 24
Steam Railroads.....	304,965 02	260,848 08	565,813 10
Electric Railroads.....	7,723 79	4,909 00	12,632 79
Navigation Companies.....	90,360 52	50,781 75	141,142 27
Express and Sleeping Car Companies.....	9,912 46	.....	9,912 46
Telephone and Telegraph Companies.....	15,188 83	1,074 00	16,262 83
Dominion Crown Cases.....	659,761 68	336,361 52	996,123 20
Provincial Crown Cases.....	146,864 39	138,722 00	285,586 39
TOTALS.....	\$1,851,293 39	\$1,110,550 89	\$2,961,844 28

## SCHEDULE 2 FUNDS

## Deposits under Section 28

Cash in bank and invested, January 1, 1949.....	\$4,851,509 33	
Deposits received from Employers.....	302,659 74	
Interest received.....	189,899 81	
Paid to Pensioners.....		\$ 465,776 17
Deposits returned to Employers.....		12,132 94
Cash in bank and invested, December 31, 1949.....		4,866,159 77
	\$5,344,068 88	\$5,344,068 88

## Claimants' Monies

Cash in bank and invested, January 1, 1949.....	\$ 15,164 00	
Deposits received from Employers.....	5,547 41	
Interest received.....	466 81	
Paid to Claimants.....		\$ 6,858 20
Cash in bank and invested, December 31, 1949.....		14,320 02
	\$ 21,178 22	\$ 21,178 22



## Deposits under Section 32

Cash in bank, January 1, 1949.....	\$ 92,915 79	
Deposits received from Employers.....	2,373,896 99	
Payments made—Compensation and Medical Aid.....		\$2,347,957 17
Deposits returned to Employers.....		10,816 92
Cash in bank, December 31, 1949.....		108,038 69
	<u>\$2,466,812 78</u>	<u>\$2,466,812 78</u>

## Investment Reserve

Cash in bank and invested, January 1, 1949.....	\$ 214,837 46	
Transferred to interest for Section 28.....		\$ 1,194 75
Cash in bank and invested, December 31, 1949.....		213,642 71
	<u>\$ 214,837 46</u>	<u>\$ 214,837 46</u>

## TOTAL OF FUNDS

Cash in bank and invested, January 1, 1949.....	\$5,174,426 58	
Deposits received from Employers.....	2,682,104 14	
Interest received.....	190,366 62	
Payments made.....		\$2,820,591 54
Interest allocated to Section 28 from Investment Reserve.....		1,194 75
Deposits returned to Employers.....		22,949 86
Cash in bank and invested, December 31, 1949.....		5,202,161 19
	<u>\$8,046,897 34</u>	<u>\$8,046,897 34</u>

Employers of Schedule 2 are assessed a share of the expenses of administration, particulars of which appear in Chapter 2.

## STANDING SCHEDULE 2 FUNDS AS AT DECEMBER 31, 1949

## Assets

Cash in Imperial Bank of Canada.....	\$ 158,192 34
Investments.....	5,043,968 85
	<u>\$5,202,161 19</u>

## Liabilities

Balance Employers' Deposits:	
Under Section 28.....	\$4,866,159 77
Under Section 32.....	108,038 69
Claimants' Monies held by the Board.....	14,320 02
Investment Reserve.....	213,642 71
	<u>\$5,202,161 19</u>

At the end of 1949 deposits held under Section 28 amounted to \$4,866,159.77; under Section 32, to \$108,038.69; claimants' monies held by the Board, \$14,320.02, and an investment reserve of \$213,642.71 was held, making a total of \$5,202,161.09 of which \$5,043,968.85 was held in investments and \$158,192.34 cash in bank.

## CHAPTER V

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### AUDITOR'S CERTIFICATE

THE WORKMEN'S COMPENSATION BOARD OF ONTARIO,  
Toronto, Ontario.

Dear Sirs:

I have completed a continuous audit of the books of the Board for the year ended 31st December, 1949, and have obtained all the information and explanations I have required.

In my opinion, the attached statements of Receipts and Payments, Schedules No. 1 and No. 2, and Superannuation Fund fairly set forth the cash transactions of the Board for the year ended 31st December, 1949.

Bank balances at the close of the year have been verified by direct communication with the Board's bankers.

The amortized book value of the investments held by the Board at 31st December, 1949, was \$90,557,261.06 (including \$1,072,378.03 for the Superannuation Fund), and I confirmed by a physical examination the securities representing these investments as at that date.

Respectfully submitted,

A. G. CALDER, F.C.A.,  
Chartered Accountant.

February 15, 1950.

# WORKMEN'S COMPENSATION BOARD

## STATEMENT OF RECEIPTS AND PAYMENTS DURING 1949

## Schedule 1

RECEIPTS	PAYMENTS
Net Assessments, Penalties, etc.:	Compensation other than Pen- sions and Deferred Compensa- tion.....\$ 5,860,911 07
Gross Assess- ments.....\$24,517,360 79	Pensions.....4,764,045 43
Under Sect. 8. 43,349 10	Deferred Compensation.....164,903 56
Under Sect. 17 92 66	Rehabilitation.....3,340 91
Under Sect. 85 378 78	Medical Aid.....4,685,577 40
Under Sect. 107 7,425 35	Silicosis:
Under Sect. 114 716 17	Compensation.\$ 57,269 87
From Depart- ment of Vet- erans' Affairs 37,836 10	Medical Aid... 33,935 16
From Accident Cost Refunds 2,546 17	Expenses.....106,521 03
From Province of Ontario for Blind Workmen... 348 67	197,726 06
\$24,610,053 79	Under Section 8.....4,907 01
Less:	Mine Rescue Work.....111,880 84
Assessments and Penalties Refunded... 125,377 05	Administration and other Ex- penses.....1,727,061 36
\$24,484,676 74	Safety Associations.....423,179 07
Silicosis Assess- ments.....\$ 716,581 58	Special Hospitalization:
Less: Refunds... 230 28	Toronto General Hospital.....\$ 119,949 53
716,351 30	Toronto Western Hospital.....23,141 00
From Schedule 2 and Crown Employers: For Adminis- tration Ex- penses.....\$ 78,725 50	\$ 143,090 53
Less:	Less: Recoveries from Medical Aid and Other Accounts.....122,697 41
Refunds.....375 00	20,393 12
78,350 50	Malton Convales- cent Centre.....\$ 609,685 15
Interest:	Less: Recoveries from Medical Aid and Other Accounts.....610,564 55
Investments..\$ 2,666,310 91	— 879 40
Bank Deposits 5,016 37	\$17,963,046 43
2,671,327 28	Advances to Staff:
\$27,950,705 82	Re Accountable Warrants and Canada Sav- ings Bonds...\$ 43,250 00
Investments:	Less: Repayments 30,311 01
Principal Returned.....632,625 94	12,938 99
\$28,583,331 76	Investments:
Excess of Payments over Receipts 223,904 32	Securities for Permanent In- vestment.....10,831,250 66
\$28,807,236 08	\$28,807,236 08

## STATEMENT OF RECEIPTS AND PAYMENTS DURING 1949

## Schedule 2

RECEIPTS		PAYMENTS	
Employers' Deposits under Section 28.....	\$ 302,659 74	Claimants out of Deposits under Section 28.....	\$ 465,776 17
Employers' Deposits under Section 32.....	2,373,896 99	Deposits returned to Employers under Section 28.....	12,132 94
Employers' Deposits for Claimants' Monies.....	5,547 41	Claimants out of Claimants' Monies.....	6,858 20
Interest:		Paid out of Deposits under Section 32:	
Investments... ..	\$ 188,642 27	Compensation..	\$1,667,195 63
Bank Deposits.. ..	529 60	Medical Aid... ..	680,761 54
	<u>189,171 87</u>		<u>2,347,957 17</u>
	\$ 2,871,276 01	Deposits returned to Employers under Section 32.....	10,816 92
Investments:			<u>\$ 2,843,541 40</u>
Principal Returned.....	58,366 72	Investments:	
		Securities for Permanent Investment.....	8,621 31
			<u>\$ 2,852,162 71</u>
		Excess of Receipts over Payments.....	77,480 02
	<u>\$ 2,929,642 73</u>		<u>\$ 2,929,642 73</u>

## SUPERANNUATION FUND

RECEIPTS		PAYMENTS	
Contributed by the Board for prior services.....	\$ 176,656 42	Pensions Paid.....	\$ 11,279 57
Contributed by the Board and Staff for current services.....	130,617 67	Contributions refunded.....	14,030 92
Interest on Investments and Bank Deposits.....	24,819 65		<u>\$ 25,310 49</u>
		Investments:	
		Securities for Permanent Investment.....	306,486 44
			<u>\$ 331,796 93</u>
	<u>\$ 332,093 74</u>	Excess of Receipts over Payments.....	296 81
			<u>\$ 332,093 74</u>









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# REPORT FOR 1950

OF

## The Workmen's Compensation Board

ONTARIO

PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO



ONTARIO

TORONTO

Printed and Published by Baptist Johnston, Printer to the King's Most Excellent Majesty  
1951



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**OF**  
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TO THE HONOURABLE THE LIEUTENANT-GOVERNOR  
OF THE PROVINCE OF ONTARIO

MAY IT PLEASE YOUR HONOUR:

The undersigned begs leave respectfully to present to Your Honour the annual report of the Workmen's Compensation Board for the year 1950.

CHARLES DALEY,  
Minister of Labour.

March 2nd, 1951.

## THE WORKMEN'S COMPENSATION BOARD

---

E. E. SPARROW, Chairman

JOHN F. CAULEY, Vice-Chairman

S. R. JOHNSTON, Secretary



# FINANCIAL REPORT FOR 1950

## OF

# THE WORKMEN'S COMPENSATION BOARD

## ONTARIO

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### OFFICES:

4th Floor, Canada Life Building,  
330 University Ave., Toronto.

To HIS HONOUR THE LIEUTENANT-GOVERNOR:

The Workmen's Compensation Board begs to submit its Report of financial operations during the year 1950.

### GENERAL REVIEW

The upswing of industrial activity during 1950 was reflected in an increased number of accidents reported, a larger payroll and more employers covered by the Act in Schedule 1 and increased accident costs in both Schedules 1 and 2, in comparison with the year 1949. Part of the increased payroll was due to the maximum coverage under the Act being increased from \$2,500 to \$3,000.

	<u>1950</u>	<u>1949</u>
Accidents reported during the year.....	182,144	179,894
Benefits awarded during the year.....	\$20,487,396.78	\$19,028,350.13

### Schedule 1 Payroll and Assessments

Assessment receipts during 1950 totalled \$22,111,170.34, of which \$119,743.46 was from refunds and application of sections as penalties. The estimated payroll upon which these assessments were levied was \$1,917,062,000. A further \$2,825,000 is estimated as receivable on account of outstanding assessments and adjustments due on 1950 payrolls. Silicosis assessments amounting to \$730,448.83 and asbestosis assessments of \$909.19 were received during 1950. The number of employers under Schedule 1 of the Act increased from 44,549 at December 31, 1949, to 47,476 at December 31, 1950.

The average rate of assessment charged employers during 1950 amounted to \$1.15 per \$100 of payroll.

### Schedule 1 Expenditures

Awards for compensation and medical aid during 1950 amounted to \$16,882,813.76, including all payments made for claims regardless of the year in which the accident occurred. It is estimated that a further \$8,979,000.00 will be required during 1951 to bring outstanding and continuing claims to finality. Other outlays during 1950 were \$1,535,559.50 for administration expenses (including \$331.73 credit adjustment of prior years' expenses).

\$192,394.09 for service outlays, \$97,704.81 for mine rescue work, \$493,817.00 grants to accident prevention associations organized under the Act, \$9,608.10 for the Malton Convalescent Centre (charges in excess of receipts for treatment of injured workmen), \$19,352.85 to provide special facilities for the treatment of paraplegics, \$55,917.41 for special arrangements with the Toronto General and Western Hospitals and \$8,806.10 for outlays under Section 9 of the Act. Total expenditures and charges during the year amounted to \$19,295,973.62.

Silicosis awards during 1950 amounted to \$384,716.54 and expenses to \$144,040.03, a total of \$528,756.57. There were no asbestosis claims made during 1950 in the mining industry.

Chapters II and III include further particulars of these expenditures.

### **Schedule 2 and Crown Industries**

The Dominion and Provincial governments along with the employers in Schedule 2 pay for accidents in their industries as they arise on the adjudication of claims by the Board. Their accident figures appear in the total of benefits awarded but since they do not pay assessments to the Board on a percentage of payroll there is no inclusion of assessment figures.

The total benefits awarded for these groups during 1950 increased from \$2,961,844.28, during 1949, to \$3,219,866.48, of which \$2,341,599.12 was for compensation and \$878,267.36 for medical aid. See Chapter IV for further particulars.

### **Malton Convalescent Centre**

The Convalescent Centre, established by the Board at Malton in 1947, has continued to operate in the manner outlined in last year's report. During the year, 3,524 patients were admitted to the Centre and 3,495 discharged. This is an increase of approximately 500 over 1949. In spite of rising prices, the per diem cost per patient has remained approximately the same. At present the Centre is operating at capacity and it is obvious that the efforts expended in reducing the length of disability and the amount is meeting with considerable success.

During the year, many interested groups from labour and management have inspected the Centre and many observers have come from distant parts of the world to study our methods and operations. Industry continues to co-operate in placing those discharged at suitable work so that, by the cooperative efforts of the Board, the attending doctors, labour and management, the eventual loss to industry through industrial accidents is being kept at a minimum.

### **Revision of Revised Statutes**

During 1950, The Workmen's Compensation Act was revised as it appears in Volume 4 of the Revised Statutes of Ontario, 1950. Certain sections are, therefore, changed from the designating number used in previous reports. There is no change in significance, however.

### **Plan for New Location of Offices**

During 1950, plans were finalized and tenders let for the construction of a five storey building on Harbour Street, between York and Bay Streets.



This building will, when completed in September, 1952, house all of the administrative departments of the Board. In the meantime, the vast increase in the volume of the Board's operations will continue to result in delays, by reason of cramped quarters and reduced facilities.

Every possible effort is being made by all the members of the Board's staff to overcome these difficulties.

#### **From Commencement of Act**

Since January 1, 1915, when the Act first went into effect, there have been 2,924,812 accidents reported to the Board and \$295,900,480.46 awarded as benefits.

#### **Contents of Report**

The remaining chapters of this report deal with the subjects as listed:

- Chapter II - Expense analyses
- Chapter III - Statement and Summary Schedule 1 Accounts
- Chapter IV - Statement and Summary Schedule 2 Accounts
- Chapter V - Auditor's Report and Certificate

#### **Supplementary Statistical Summary**

A supplementary statistical report dealing with the accident experience and including discussions of the trends indicated for claims finalised during 1950 is being prepared and will be made available upon request. The printed edition of the 1949 Statistical Report is bound as an appendix to this report.

Dated at Toronto, this 1st day of March, 1951.

E. E. SPARROW,  
Chairman.

J. F. CAULEY,  
Vice-Chairman.

## CHAPTER II

## ADMINISTRATION AND SPECIAL SERVICE EXPENSES

ANALYSIS OF ADMINISTRATION EXPENSES  
AND SERVICE OUTLAYS DURING 1950

	Total Expenses
Salaries of Board and Staff.....	\$1,211,500 86
Travelling and Other Expenses of Board and Staff.....	126,070 22
Printing, Stationery and Office Supplies.....	101,790 47
Postage and Excise Stamps.....	82,828 85
Telephone, Telegraph and Express.....	14,174 27
Legal Expenses, Witness Fees, etc.....	2,243 43
Insurance and Security Service.....	9,900 99
Auditor's Services, under instruction of Lieutenant-Governor in Council.....	2,500 00
Office Rent.....	72,237 25
Permanent Equipment.....	40,309 75
Miscellaneous Services, Equipment Rental and Repairs.....	30,528 75
Meals for Staff working overtime.....	3,885 00
Contribution to Staff Pension Fund.....	238,136 10
	<u>\$1,936,105 94</u>

Less:

Portion attributable to Malton Convalescent Centre for Services Rendered by Head Office Staff.....	48,795 02
	<u><u>\$1,887,310 92</u></u>

SCHEDULE FOR PRO RATION OF  
ADMINISTRATION EXPENSES AND SERVICE OUTLAYS

Silicosis Account.....	\$ 25,147 00
Asbestosis Account.....	32 00
Special Hospital Account.....	10,329 00
Safety Associations.....	23,515 00
Schedule 2 Employers.....	51,635 00
Dominion of Canada.....	39,718 50
Province of Ontario.....	8,649 10
Schedule 1 Employers—	
Charged as Administration Expense.....	\$1,535,891 23
Charged as Medical Service Outlays.....	192,394 09
	<u>1,728,285 32</u>
	<u><u>\$1,887,310 92</u></u>

The gross expenses of the Board in administering claims amounted to \$1,887,310.92, of which \$1,728,285.32 was charged directly to Schedule 1, \$1,535,891.23 as administration expenses and \$192,394.09 as medical and investigatory service outlays. The remaining expenses were pro rated to the classes through the media of the accounts listed. Schedule 2 and Crown employers were charged a total of \$100,002.60.

## Special Services

## MINE RESCUE WORK ACCOUNT, 1950

Maintenance of Stations, Salaries and Supplies.....	\$ 97,704 81
TOTAL CHARGED TO CLASS 5.....	<u><u>\$ 97,704 81</u></u>

## SPECIAL HOSPITAL ACCOUNT

## Payments for Services:

Toronto General Hospital.....	\$ 178,628 10
Toronto Western Hospital.....	27,944 00

\$ 206,572 10

## Less:

Recoveries from Medical Aid and other accounts.....	160,983 69
---	------------

Pro Rata Share of the Board's Administration Expenses.....	\$ 45,588 41
	10,329 00

TOTAL CHARGED TO SCHEDULE 1.....	\$ 55,917 41
----------------------------------	--------------

## PARAPLEGIC ACCOUNT

Doctors' Fees, Equipment and Supplies.....	\$ 19,352 85
--	--------------

TOTAL CHARGED TO SCHEDULE 1.....	\$ 19,352 85
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## PAYMENTS TO SAFETY OR ACCIDENT PREVENTION ASSOCIATIONS, 1950

Association	Class	Total Payments
Lumbermen's Safety Association.....	1	\$ 50,000 00
Ontario Pulp and Paper Makers' Safety Association.....	2	19,300 00
Mines Accident Prevention Association of Ontario.....	5	36,860 00
Industrial Accident Prevention Associations.....	3, 4, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 23 (0)	247,650 00
Class 20 Accident Prevention Association of Ontario.....	20	47,400 00
Ontario Highway Construction Safety Association.....	21	19,500 00
Electrical Employers' Association of Ontario.....	22	5,500 00
Construction Safety Association of Ontario	24	44,092 00
		\$ 470,302 00
Pro Rata share of the Board's Administration Expenses.....		23,515 00
TOTAL CHARGED TO SCHEDULE 1.....		\$ 493,817 00

## Malton Convalescent Centre

The costs incurred in the operation of Malton were largely offset by recoveries from claims through medical aid and other accounts. If these services had not been available through the Board's own facilities, other hospitalization and medical attention would have been necessary and in most cases at a higher cost. In relation to the high standard of accommodation and services provided, the rate of \$5.00 per man, per day occupancy, is less than the average available elsewhere. It is, therefore, cheaper not only for bed patients but also for those who require physiotherapy and occupational therapy and would otherwise have to be given room and board at higher cost in private boarding-houses. The resultant lessening of the period and extent of disability cannot be accurately measured in dollars and cents but is undoubtedly very worthwhile in reducing compensation costs.

## MALTON CONVALESCENT CENTRE EXPENSES, 1950

	Total Expenses
Salaries.....	\$ 393,907 36
Travelling Expenses and Transportation.....	14,758 13
Stationery and Supplies.....	20,573 00
Postage.....	20 23
Permanent Equipment.....	21,312 09
Telephone, Telegraph and Express.....	3,056 97
Rent.....	—2,144 00
Claimants' Travelling Expenses.....	703 33
Special Services, Sewage and Laundry.....	31,589 97
Insurance.....	2,823 60
Meals.....	174,765 55
Maintenance and Supplies.....	42,091 34
Meals for Overtime.....	165 20
Board's Contribution to Staff Pension Fund.....	17,327 71
Entertainment.....	1,641 78
Gasoline.....	2,324 69
Occupational Therapy Supplies.....	3,983 63
	<u>\$ 728,900 58</u>
Pro rata share of the Board's expenses in administering the accounts reimbursing costs of operating Malton.....	36,445 02
Charge for part-time services of Head Office Staff rendered directly at Malton.....	12,350 00
	<u>\$ 777,695 60</u>
Less:	
Recoveries from Medical Aid and Other Accounts....	768,087 50
TOTAL CHARGED TO SCHEDULE 1.....	<u><u>\$ 9,608 10</u></u>

## STATEMENT OF EXPENSES

## Charged to Schedule 1 Employers:

Administration Expenses.....	\$1,535,891 23
Medical and Investigatory Service Outlays.....	192,394 09
Mine Rescue Work.....	97,704 81
Special Hospital Account.....	55,917 41
Paraplegic Account.....	19,352 85
Safety Associations Expenses.....	493,817 00
Malton Convalescent Centre.....	9,608 10
Section 9 Expenses.....	8,806 10
Credit adjustment, prior years' expenses.....	—331 73
	<u>\$2,413,159 86*</u>

Charged to Schedule 2 Employers.....	\$ 51,635 00
Charged to Crown Dominion Employers.....	39,718 50
Charged to Crown Provincial Employers.....	8,649 10
	<u><u>\$ 100,002 60</u></u>

\*Does not include Silicosis Expenses—See Chapter III.

## CHAPTER III

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### SCHEDULE 1 INDUSTRIES DURING 1950

The industries in Schedule 1 are divided into classes and each class (subject to any transfer that may be made to it from the Disaster Reserve in case of undue burden) bears its own accident cost. The employers in a class are therefore in effect a mutual insurance association. Each class is credited with its own assessments and other income received and charged with the cost of its own accidents, administrative expense, safety association expense, if it has one, and any other special charge for Disaster Reserve, etc. The standing of the classes as at December 31, 1950, is outlined in the following table.

The assessments and accident costs listed refer to accident costs incurred and payments received during 1950, regardless of the year in which the accident occurred or the assessment was issued.





Group 070 " 073	478,006 38 92,133 45	419,706 03 151,189 91				
Class 7	570,139 83	570,895 94	318 50	68,455 50	1,641,264 11	1,572,371 00
Group 080 " 082 " 083	709,987 08 371,711 86 39,310 24	410,619 66 195,044 09 27,735 52				
Class 8	1,121,009 18	633,399 27	464 92	105,254 30	35,538 32	418,358 85
Group 090 " 091 " 094 " 095	142,976 26 129,290 95 331,634 95 75,304 60	53,239 37 109,199 92 305,404 95 56,069 26				
Class 9	679,206 76	523,913 50	3,816 55	72,180 23	803,892 44	890,822 02
Group 100 " 104 " 106	1,554,628 29 131,150 22 284,024 19	1,291,854 90 120,077 85 185,261 38				
Class 10	1,969,802 70	1,597,194 13	3,156 66	213,999 06	2,444,907 35	2,606,673 52
Group 110 " 111 " 113	515,889 57 1,219,994 96 36,888 05	332,963 04 713,308 06 35,271 46				
Class 11	1,772,772 58	1,081,542 56	6,123 39	171,242 29	673,665 08	1,199,776 20
Group 120 " 121 " 122 " 123 " 124 " 125	129,462 47 114,149 66 133,532 95 48,254 68 89,408 51 24,722 84	128,421 40 120,346 47 93,294 55 10,353 76 78,833 85 6,037 94				
Class 12	539,531 11	437,287 97	2,289 44	59,280 64	466,152 46	511,404 40
Group 130 " 131	215,600 25 109,469 91	135,157 41 78,259 57				
Class 13	325,070 16	213,416 98	729 56	32,446 98	86,284 34	166,220 10
Group 140	259,940 69	112,151 09				
Class 14	259,940 69	112,151 09	5,592 77	22,323 35	139,945 26	271,004 28

FINANCIAL STATEMENT—Continued  
BY CLASS AND GROUP

Group and Class	Assessments and Compensation		Other Credits and Charges				Balance at December 31, 1950		
	Assessments	Compensation and Medical Aid	All Other Income		All Other Outlays			Balance Forward Prior Years	
			\$	c.	\$	c.		\$	c.
Group 150	278,548 60	\$ 231,698 16					\$	c.	
" 151	345,021 81	300,322 55							
" 153	162,243 31	122,635 78							
" 154	49,623 03	40,842 57							
" 155	188,062 51	128,767 32							
" 156	14,899 83	6,046 14							
Class 15	1,038,399 09	830,312 52	19,325 31		113,057 79		892,545 92	1,006,900 01	
Group 160	115,399 13	67,653 33							
" 161	83,937 73	57,275 77							
" 163	233,426 50	217,114 46							
Class 16	432,763 36	342,043 56	978 05		46,483 90		366,764 11	411,978 06	
Group 170	203,035 69	199,029 88							
" 171	137,841 87	67,059 46							
Class 17	340,877 56	266,089 34	804 21		36,414 48		502,176 97	541,354 92	
Group 180	155,034 30	119,554 97							
" 181	84,383 73	56,637 69							
Class 18	239,418 03	176,192 66	410 31		24,934 21		267,847 84	306,549 31	
Group 190	91,622 66	92,084 18							
" 191	377,130 32	190,009 15							
Class 19	468,752 98	282,093 33	212 61		45,046 40		354,793 09	496,618 95	
Group 200	586,332 45	402,721 95							
" 201	369,731 44	244,800 30							
" 202	132,541 37	32,189 48							
" 203	116,075 92	89,543 34							
Class 20	1,204,681 18	769,255 07	3,740 75		141,893 77		1,194,231 58	1,491,504 67	

Group 210	444,917 18	395,530 81					
" 211	193,941 19	163,372 22					
Class 21	638,858 37	558,903 03	2,854 92	76,767 02	861,023 11	867,066 35	
Group 220	29,752 49	33,495 46					
" 221	96,689 22	89,470 47					
" 222	226,786 68	136,503 94					
" 223	341,492 81	273,083 90					
" 224		421 36					
" 225	2 74	52 05					
Class 22	694,723 94	533,027 18	5,707 90	63,479 85	649,773 96	753,698 77	
Group 230	151,053 61	146,259 83					
" 231	167,585 99	104,784 15					
" 232	54,665 21	28,882 98					
Class 23	373,304 81	279,926 96	277 33	34,434 70	518,573 12	577,793 60	
Group 240	2,342,339 08	1,645,179 82					
" 244	503,294 56	380,885 79					
" 245	201,330 35	148,155 77					
" 249	19,588 83	7,154 27					
Class 24	3,066,552 82	2,181,375 65	29,448 53	292,252 26	5,057,551 70	5,679,925 14	
Group 250	130,275 74	90,527 26					
" 251	141,078 18	97,177 06					
" 252	81,341 34	70,949 66					
" 253	28,302 88	12,387 04					
" 254	207,878 43	187,048 68					
Class 25	588,876 57	458,089 70	13,896 19	48,823 43	753,651 06	849,510 69	
Schedule 1	21,991,426 88	16,882,813 76	*119,743 46	**2,413,159 86	23,953,537 00	26,768,733 72	

\*Includes Section 9, \$55,795.06; Section 18, \$299.00; Section 85, \$305.55; Section 107, \$7,179.19; Section 113-3, \$3,691.34; Accident Cost Refunds, \$1,383.34; D.V.A., \$42,882.31; Blind, \$89.67 and Transfer from Second Injury Reserve, \$8,118.00.

\*\*Includes Safety Associations, \$493,817.00; Section 9, \$8,806.10; Mine Rescue, \$97,704.81; Malton, \$9,608.10; Special Hospital, \$55,917.41; Medical Investigatory Service Outlays, \$192,394.09; Paraplegic, \$19,352.85 and Administration, \$1,535,559.50.

## RECONCILIATION STATEMENT

Balance at credit of Classes, December 31, 1950.....	\$26,768,733 72
Less:	
Estimated for Pneumoconiosis.....	\$2,020,000 00
Estimated for Silicosis.....	1,217,500 00
Compensation and Medical Aid estimated outstanding....	8,979,000 00
	<u>12,216,500 00</u>
	14,552,233 72
Estimated due on adjustments of 1950 payrolls.....	2,825,000 00
Contingent and Operating Reserves*.....	<u>\$17,377,233 72</u>

\*See comment in the section later in this chapter dealing with Schedule 1 Funds.

### STANDING SCHEDULE 1

#### ACCIDENT FUND AS AT DECEMBER 31, 1950

Assets		Liabilities	
Cash in Banks:		Compensation Awarded, pay-	
Dominion Bank. \$711,713 33		ment deferred, other than	
Canadian Bank		pensions.....	\$ 270,275 63
of Commerce. 103,377 41		Pension Liability.....	59,975,011 24
Royal Bank of		Balance at Credit of Asbestosis	
Canada..... 45,152 11		Account.....	877 19
	\$ 860,242 85	Balance at Credit of Silicosis	
Investments.....	91,030,869 63	Account.....	2,520,282 63
Due for Administrative		Estimated Additional Liability	
Expenses:		for Silicosis.....	1,217,500 00
From Schedule 2		Compensation and Medical Aid	
employers...\$ 2,655 00		estimated outstanding.....	8,979,000 00
From Dominion		Estimated for Pneumoconiosis. 2,020,000 00	
of Canada.... 16,203 00		Assets in Excess of Liabilities:	
From Province of		Disaster Reserve\$ 909,997 41	
Ontario..... 727 50		Second Injury	
	19,585 50	Reserve..... 147,557 14	
Assessments estimated to be due		Investment Re-	
on adjustment of 1950 Pay		serve.....1,362,368 14	
Rolls.....	2,825,000 00	Contingent and	
Accountable warrants held by		Operating Re-	
members of Staff.....	7,540 00	serves.....17,377,233 72	
Due from Staff for Canada			<u>19,797,156 41</u>
Savings Bonds purchases,			
instalment plan terminating			
October 15, 1951.....	36,865 12		
	<u>\$94,780,103 10</u>		<u>\$94,780,103 10</u>



## SCHEDULE I FUNDS

The Accident Fund is comprised of Schedule 1 funds, and includes Current Funds out of which temporary payments of compensation, medical aid, administration expenses, Malton Convalescent Centre and special hospital items are paid, the Silicosis and Asbestosis Accounts, Pension Fund, Disaster Reserve, Second Injury Fund, Compensation Deferred, Investment Reserve, Contingent and Operating Reserves, as well as funds to complete claims (including silicosis and pneumoconiosis claims) for which final settlement has not been made.

Assets are held in the form of \$91,030,869.63 in investments, \$860,242.85 cash in banks and \$2,888,990.62 receivable.

Particulars of liabilities are as follows:

### Reserve for Compensation Deferred

The funds under "Compensation Deferred" comprise compensation moneys held for claimants, payment being deferred to a future time due to the claimant being a minor or for other reason. At the beginning of the year the amount held was \$219,132.47. Awards during the year amounted to \$235,756.59, and \$3,483.23 was added in interest; the payments during the year amounted to \$188,096.66, leaving a balance at December 31, 1950, of \$270,275.63.

### Pension Fund

The Pension Fund, representing the outstanding pension liability, comprises the largest part of the funds standing to the credit of Schedule 1. The purpose of the Pension Fund is to take care of future payments of pensions which have already been awarded. Actuarial tables, embodying the contingencies of death and remarriage, have been compiled to show, for each age and kind of pension, the average amount (sometimes referred to as capitalized value) necessary to complete pension payments. When a pension is awarded this average amount is transferred from the Current Funds to the Pension Fund, and all payments of pensions are made therefrom. Since the amount transferred in any one instance is the average amount required, no re-transfer is made should a residue be left at the expiry of the pension, nor is any additional transfer made should the amount be exhausted before expiry of the pension.

As outlined in our 1949 Report, however, pneumoconiosis pensions are not provided for on this basis but, rather, are now calculated as "annuities certain" for five year periods with revaluation of liability when the pension expires for any reason. Silicosis pensions have always been provided for on this basis. The unusual mortality experience of these groups of pensioners makes this procedure necessary.

The balance in the fund at the commencement of 1950 was \$56,441,617.77; \$5,625,772.00 was transferred during the year for pension awards; \$2,874,046.62 interest was added, and \$4,966,425.15 was paid to pensioners. The balance in the fund at December 31, 1950, was \$59,975,011.24.

### Silicosis Account

The Silicosis Account was established to embody special assessments and payments in Class 5, necessitated by the addition of "Silicosis", contracted in mining operations, to the list of industrial diseases under the Act by amendment effective April 8, 1926.

The balance in the account at the beginning of 1950 was \$2,318,558.37, \$730,448.83 was collected in assessments, \$350,447.66 was paid out (or transferred to Pension Fund) for compensation, \$34,268.88 for medical aid, \$104,500.56 for salaries and expenses in connection with the examination of mine workers, \$25,147.00 was transferred to the Accident Fund for the expenses of supervision and handling claims, \$5,524.61 was paid for salaries and expenses of the Referee Board and \$8,835.86 was paid for salaries and expenses of the Medical Statistics Unit in investigating silicosis claims. The balance in the account at December 31, 1950, was \$2,520,282.63, against which there is an estimated liability, on claims currently being paid, of \$3,737,939.53. The liability otherwise unprovided for is, therefore, \$1,217,500.00.

#### **Estimated Reserve to Complete Claims**

An estimate was made at the end of the year of the amount necessary to bring all continuing, unreported and unadjusted claims to finality. The total amount was \$12,216,500.00, of which \$1,217,500.00 was specifically for silicosis claims otherwise unprovided for, and \$2,020,000.00 for pneumoconiosis claims.

#### **Disaster Reserve**

The Disaster Reserve is a fund set aside under the provisions of Section 100 (2) of the Act to meet any unforeseen disaster or other circumstance which might unduly burden the employers in any class of industry. The amount held for this purpose at December 31, 1950, was \$909,997.41.

#### **Second Injury Fund**

The Second Injury Fund has been established to equalize the burden of added loss from second injuries. The balance in this fund at January 1, 1950, was \$155,675.14, \$8,118.00 was transferred to the classes which suffered losses from this type of accident, leaving a balance, December 31, 1950, of \$147,557.14.

#### **Investment Reserve**

An Investment Reserve has been set up to protect the accident fund against loss in the case of default on bond or interest payments by reason of falling interest rates. It is made up of excess over book values when investments are sold and of excess interest otherwise unallocated. The amount held for the purpose at December 31, 1950, was \$1,362,368.14.

#### **Contingent and Operating Reserves**

At the end of 1950 the Board held \$17,377,233.72 for unforeseen contingencies in the payment of claims delayed by unusual circumstances and also to provide for current cash expenditures as assessments are not immediately payable at the beginning of a year.

As noted in our 1949 Report, action is being taken through rate reduction to reduce this reserve to the level required to cover the liability involved, based upon actuarial valuations. Rates were further reduced on a provisional basis for 1951 despite rising accident costs.

## CHAPTER IV

## SCHEDULE 2 INDUSTRIES DURING 1950

The funds handled by the Board in respect of Schedule 2 industries include employers' deposits for pensions required to be made with the Board under the provisions of Section 29 of the Act, temporary deposits or advances of money made by employers under Section 33 to facilitate prompt payment of claims, and claimants' monies held by the Board in cases of awards where payment is deferred by reason of the claimant being a minor, etc.

## STATEMENT FOR SCHEDULE 2 DURING 1950

## SCHEDULE 2 AWARDS

	Awards		
	Not Pensions	Pensions	Totals
Municipal Corporations, etc.....	\$ 702,916 28	\$ 395,213 47	\$1,098,129 75
Steam Railroads.....	311,794 19	304,606 25	616,400 44
Electric Railroads.....	7,309 38	7,397 65	14,707 03
Navigation Companies.....	115,320 42	75,409 00	190,729 42
Express and Sleeping Car Companies.....	10,944 31	7,717 00	18,661 31
Telephone and Telegraph Companies.....	16,473 48	19,751 00	36,224 48
All other industries.....			
Dominion Crown Cases.....	717,312 70	307,898 06	1,025,210 76
Provincial Crown Cases.....	161,008 84	58,794 45	219,803 29
<b>TOTALS.....</b>	<b>\$2,043,079 60</b>	<b>\$1,176,786 88</b>	<b>\$3,219,866 48</b>

## SCHEDULE 2 FUNDS

## Deposits under Section 29

Cash in bank and invested, January 1, 1950.....	\$4,866,159 77	
Deposits received from Employers.....	476,752 11	
Interest received.....	189,047 87	
Paid to Pensioners.....		\$ 466,869 47
Deposits returned to Employers.....		19,942 29
Cash in bank and invested, December 31, 1950.....		5,045,147 99
	<b>\$5,531,959 75</b>	<b>\$5,531,959 75</b>

## Claimants' Monies

Cash in bank and invested, January 1, 1950.....	\$ 14,320 02	
Deposits received from Employers.....	9,309 75	
Interest received.....	412 62	
Paid to Claimants.....		\$ 9,612 52
Cash in bank and invested, December 31, 1950.....		14,429 87
	<b>\$ 24,042 39</b>	<b>\$ 24,042 39</b>

## Deposits under Section 33

Cash in bank, January 1, 1950.....	\$ 108,038 69	
Deposits received from Employers.....	2,624,661 76	\$2,579,693 31
Payments made—Compensation and Medical Aid.....		31,387 44
Deposits returned to Employers.....		121,619 70
Cash in bank, December 31, 1950.....		
	<u>\$2,732,700 45</u>	<u>\$2,732,700 45</u>

## Tuberculosis Account

Deposits received from Province of Ontario.....	\$ 20,380 55	
Excess of Payments over Receipts.....	800 85	\$ 21,181 40
Paid to Claimants.....		
	<u>\$ 21,181 40</u>	<u>\$ 21,181 40</u>

## Investment Reserve

Cash in bank and invested, January 1, 1950.....	\$ 213,642 71	
Transferred to interest for Section 29.....		\$ 294 75
Cash in bank and invested, December 31, 1950.....		213,347 96
	<u>\$ 213,642 71</u>	<u>\$ 213,642 71</u>

## TOTAL OF FUNDS

Cash in bank and invested, January 1, 1950.....	\$5,202,161 19	
Deposits received from Employers.....	3,131,104 17	
Interest received.....	189,460 49	\$3,077,356 70
Payments made.....		294 75
Interest allocated to Section 29 from Investment Reserve.....		51,329 73
Deposits returned to Employers.....		5,393,744 67
Cash in bank and invested, December 31, 1950.....		
	<u>\$8,522,725 85</u>	<u>\$8,522,725 85</u>

Employers of Schedule 2 are assessed a share of the expenses of administration, particulars of which appear in Chapter II.

## STANDING SCHEDULE 2 FUNDS AS AT DECEMBER 31, 1950

## Assets

Cash in Imperial Bank of Canada.....	\$ 73,225 61
Investments.....	5,320,519 06
	<u>\$5,393,744 67</u>

## Liabilities

Balance Employers' Deposits:	
Under Section 29.....	\$5,045,147 99
Under Section 33.....	121,619 70
Tuberculosis Account.....	—800 85
Claimants' Monies held by the Board.....	14,429 87
Investment Reserve.....	213,347 96
	<u>\$5,393,744 67</u>

At the end of 1950 deposits held under Section 29 amounted to \$5,045,147.99; under Section 33, to \$121,619.70; the Tuberculosis Account was deficient by \$800.85; claimants' monies held by the Board were \$14,429.87 and an investment reserve of \$213,347.96 was held, making a total of \$5,393,744.67, of which \$5,320,519.06 was held in investments and \$73,225.61 cash in bank.

## CHAPTER V

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### AUDITOR'S CERTIFICATE

THE WORKMEN'S COMPENSATION BOARD OF ONTARIO,  
Toronto, Ontario.

Dear Sirs:

I have completed a continuous audit of the books of the Board for the year ended 31st December, 1950, and have obtained all the information and explanations I have required.

In my opinion, the attached statements of Receipts and Payments, Schedules No. 1 and No. 2, and Superannuation Fund fairly set forth the cash transactions of the Board for the year ended 31st December, 1950.

Bank balances at the close of the year have been verified by direct communication with the Board's bankers.

The amortized book value of the investments held by the Board at 31st December, 1950, was \$97,733,534.32 and I confirmed by a physical examination the securities representing these investments as at that date.

Respectfully submitted,

A. G. CALDER, F.C.A.,  
Chartered Accountant.

February 21, 1951.



# WORKMEN'S COMPENSATION BOARD

## STATEMENT OF RECEIPTS AND PAYMENTS DURING 1950

### Schedule 1

RECEIPTS	PAYMENTS
Net Assessments, Penalties, etc.:	Compensation other than Pen- sions and Deferred Compensa- tion.....\$ 6,406,997 82
Gross Assess- ments.....\$22,089,723 96	Pensions.....4,966,425 15
Under Sect. 9.....55,795 06	Deferred Compensation.....188,096 66
Under Sect. 18.....299 00	Rehabilitation.....4,192 82
Under Sect. 85.....305 55	Medical Aid.....4,909,630 13
Under Sect. 107.....7,179 19	Silicosis:
Under Sect. 113.....3,691 34	Compensation.\$ 50,912 06
From Depart- ment of Vet- erans' Affairs.....42,882 31	Medical Aid...34,268 88
From Accident Cost Refunds.....1,383 34	Expenses.....118,861 03
From Province of Ontario for Blind Workmen...89 67	204,041 97
\$22,201,349 42	Under Section 9.....8,806 10
Less:	Mine Rescue Work.....97,704 81
Assessments and Penalties Refunded...98,297 08	Administration and other Ex- penses.....1,906,663 77
\$22,103,052 34	Safety Associations.....470,302 00
Silicosis Assess- ments.....\$ 731,379 35	Special Hospitaliza- tion:.....\$ 206,572 10
Less: Refunds...930 52	Less: Recoveries from Medical Aid and Other Accounts.....160,983 69
730,448 83	45,588 41
Asbestosis Assessments.....909 19	Malton Convales- cent Centre.....\$ 777,695 60
From Schedule 2 and Crown Employers: For Adminis- tration Ex- penses.....\$ 167,520 93	Less: Recoveries from Medical Aid and Other Accounts.....768,087 50
Less: Refunds.....30,994 60	9,608 10
136,526 33	\$19,218,057 74
Interest:	Advances to Staff:
Investments..\$ 2,940,225 95	Re Accountable Warrants and Canada Sav- ings Bonds....\$ 45,875 00
Bank Deposits.....5,007 34	Less: Repayments 43,746 88
2,945,233 29	2,128 12
\$25,916,169 98	Investments:
Investments:	Securities for Permanent In- vestment.....9,216,514 47
Principal Returned.....2,626,559 02	\$28,436,700 33
\$28,542,729 00	Excess of Receipts over Payments 106,028 67
	\$28,542,729 00

## STATEMENT OF RECEIPTS AND PAYMENTS DURING 1950

## Schedule 2

RECEIPTS	PAYMENTS
Employers' Deposits under Section 29.....\$ 476,752 11	Claimants out of Deposits under Section 29.....\$ 466,869 47
Employers' Deposits under Section 33..... 2,624,661 76	Deposits returned to Employers under Section 29..... 19,942 29
Employers' Deposits for Claimants' Monies..... 9,309 75	Claimants out of Claimants' Monies..... 9,612 52
From Province of Ontario for Tuberculosis..... 20,380 55	Claimants out of Tuberculosis Account..... 21,181 40
Interest:	Paid out of Deposits under Section 33:
Investments...\$ 188,637 12	Compensation..\$1,791,011 41
Bank Deposits.. 528 62	Medical Aid... 788,681 90
	2,579,693 31
	Deposits returned to Employers under Section 33..... 31,387 44
	\$ 3,128,686 43
Investments:	
Principal Returned..... 72,804 19	
\$ 3,393,074 10	
Excess of Payments over Receipts..... 84,966 73	Investments:
	Securities for Permanent Investment..... 349,354 40
	\$ 3,478,040 83
\$ 3,478,040 83	

## SUPERANNUATION FUND

RECEIPTS	PAYMENTS
Contributed by the Board for prior services.....\$ 164,460 71	Pensions Paid. ....\$ 18,038 54
Contributed by the Board and Staff for current services..... 161,455 47	Contributions refunded..... 26,255 41
Interest on Investments and Bank Deposits..... 36,865 74	
	\$ 44,293 95
	Investments:
	Securities for Permanent Investment..... 309,767 60
	\$ 354,061 55
\$ 362,781 92	Excess of Receipts over Payments. 8,720 37
	\$ 362,781 92



**STATISTICAL REPORT**  
**on**  
**Industrial Accidents**  
**FINALLED DURING 1949**

**The Workmen's Compensation Board**  
**ONTARIO**

OFFICES - CANADA LIFE BUILDING  
330 UNIVERSITY AVENUE  
TORONTO 1





## Preface

A section dealing with accident statistics has, for many years, been included in the report of the Workmen's Compensation Board as tabled before the Legislative Assembly during the first session of each year. It will be noted that to the year 1947 all tables produced referred to the accident experience of the previous year, as did the final financial figures produced. Effective January 1, 1948, a change was made in the Board's internal accounting method so that, rather than keeping accounts open for two years to establish "for the year" experience, all assessment receipts and accident costs were thereafter recorded as "during the year" receipts or expenditures, regardless of when the assessment was issued or the year in which the accident occurred.

Obviously, since the statistical tables produced on accidents are related to this financial experience, it was necessary to publish these tables more currently than was previously done. The statistical table in the 1948 report, therefore, referred to accidents finalled during the current year. All tables in this report deal with accidents finalled initially during 1949.

However, since the Board is anxious to provide the maximum amount of useful information available to the employers and others interested in accident prevention, it has been found impossible to further expand the number of tables produced and information given during the short time available at the beginning of a year before the financial report of the year's operations is tabled. Consequently, it has been decided to prepare two reports, one financial and one statistical, for the year 1950 and subsequent years. The tabled reports for the years 1951 and thereafter will include the previous year's statistical report.

Statistics regarding industrial accidents are only useful in so far as they assist in the removal of potential causes of injury or disease. As a basic tool in accident prevention, they show the industries where the accidents occur, the causes and type of accidents, the nature of the injury and the time loss as a result. The other side of the picture, i.e., the direct costs of accidents and those indirect costs which are sometimes overlooked, expresses the value of accident prevention in terms everyone understands.

It is, therefore, hoped that the tables produced prove useful to this end.

## STATISTICAL REPORT 1949

The wartime and post war industrial boom in Ontario naturally resulted in a large increase in industrial accidents, as is indicated by the following table of representative years.

## ACCIDENTS REPORTED BY MONTH

MONTH	YEAR						
	1938	1940	1942	1944	1946	1948	1949
January.....	5,396	5,542	10,027	10,144	11,123	14,443	14,131
February.....	4,937	5,502	10,006	10,212	10,204	13,481	14,567
March.....	5,075	5,065	10,702	11,045	10,834	15,251	15,395
April.....	4,026	5,136	10,411	8,700	10,549	14,299	12,322
May.....	4,602	5,945	10,485	10,323	11,339	13,463	14,129
June.....	5,206	6,206	11,764	10,821	10,165	15,910	16,036
July.....	4,993	7,902	12,272	10,307	13,055	15,576	14,813
August.....	5,728	7,902	11,142	11,419	11,136	14,067	15,732
September.....	5,121	7,707	11,965	10,047	11,740	16,874	15,581
October.....	5,008	8,543	11,815	10,874	13,395	14,702	15,338
November.....	5,282	8,006	11,352	10,905	12,823	15,920	16,929
December.....	4,460	7,660	11,572	9,023	12,207	15,825	14,921
TOTALS.....	59,834	81,116	133,513	123,820	138,570	179,811	179,894

## ACCIDENTS FINALLED INVOLVING PAYMENT\*

TYPE OF CLAIM	YEAR						
	1938	1940	1942	1944	1946	1948	1949
Medical Aid Only							
Sch. 1.....	29,098	42,903	69,661	60,585	72,567	99,103	105,106
Sch. 2 & Crown..	461	443	4,981	6,234	3,844	10,801	12,133
Totals.....	29,559	43,346	74,642	66,819	76,411	109,904	117,239
Temp. Disability							
Sch. 1.....	18,276	23,291	34,423	32,638	37,456	42,247	40,504
Sch. 2 & Crown..	3,225	3,954	6,562	7,553	5,970	7,143	6,896
Totals.....	21,501	27,245	40,985	40,191	43,426	49,390	47,400
Perm. Disability							
Sch. 1.....	851	1,292	1,722	1,829	2,235	1,938	1,610
Sch. 2 & Crown..	85	140	228	381	205	261	130
Totals.....	936	1,432	1,950	2,210	2,440	2,199	**1,740
Death							
Sch. 1.....	221	186	218	220	195	179	206
Sch. 2 & Crown..	55	83	91	66	51	61	77
Totals.....	276	269	309	286	246	240	283
ALL CASES.....	52,272	72,292	117,886	109,506	122,523	161,733	166,662

\* See comment in the preface regarding the basis for the tables prior to 1947 in relation to subsequent years.

\*\* See later table for breakdown by class.

The increase in payroll covered under Schedule 1 of the Act has, however, been in much greater proportion than that of accidents. As a matter of record, in many industries lower than pre-war rates of assessment are now proving adequate to provide for the increased benefits hereafter available under the Act.

### ESTIMATED WAGE EXPENDITURE, SCHEDULE 1

YEAR	WAGE EXPENDITURE
1938.....	\$ 481,275,700
1940.....	628,161,000
1942.....	999,769,000
1944.....	1,169,052,000
1946.....	1,295,440,500
1948.....	1,719,531,300
1949.....	1,913,180,000

### ESTIMATE OF WAGE EXPENDITURE, SCHEDULE 1, COVERED BY ASSESSMENTS RECEIVED DURING 1949

CLASS	WAGE EXPENDITURE
1.....	\$ 41,500,000
2.....	89,328,000
3.....	25,828,000
4.....	31,917,000
5.....	87,349,000
6.....	39,246,000
7.....	65,543,000
8.....	39,236,000
9.....	54,065,000
10.....	275,395,000
11.....	184,370,000
12.....	77,173,000
13.....	18,679,000
14.....	24,677,000
15.....	120,940,000
16.....	60,609,000
17.....	74,883,000
18.....	73,430,000
19.....	79,159,000
20.....	59,081,000
21.....	25,463,000
22.....	63,762,000
23.....	9,702,000
24.....	154,569,000
25.....	137,276,000
TOTAL.....	<u>\$1,913,180,000</u>

\* Individual earnings in excess of \$2,500 per annum taken as \$2,500.

The number of employers under Schedule 1 of the Act has also greatly increased due, in part, to the extension of coverage to new industries.

YEAR	NO. OF EMPLOYERS SCHEDULE 1 OF THE ACT
1938.....	24,144
1940.....	24,385
1942.....	25,529
1944.....	25,001
1946.....	35,296
1948.....	40,975
1949.....	44,549



At the present time we are unable to break down the following table of accidents finalled during the current year, by the year of occurrence and report of the accident. The relationship between the table of accidents reported and this table is, therefore, not tabulated. A new statistical card was designed and adopted, effective January 1, 1950, which incorporates this useful information in it. Subsequent reports will embody this additional data.

**NUMBER OF ACCIDENTS FINALLED DURING 1949**

CLASS	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
1	2,049	4,177	105	19	6,350
2	5,126	2,911	57	14	8,108
3	1,673	665	52	2	2,392
4	2,534	1,160	91	2	3,787
5	4,684	1,984	131	29	6,828
6	2,333	882	30	7	3,252
7	1,764	546	43	12	2,365
8	3,774	1,394	46	6	5,220
9	5,305	1,420	60	5	6,790
10	15,406	3,939	275	7	19,627
11	15,166	2,747	125	7	18,045
12	2,488	842	31	5	3,366
13	1,008	476	19	5	1,508
14	1,394	550	7	4	1,955
15	6,593	2,429	94	11	9,127
16	2,210	730	39	...	2,979
17	2,011	824	30	2	2,867
18	1,687	564	9	...	2,260
19	2,403	810	38	3	3,254
20	3,581	1,915	53	20	5,569
21	2,004	1,014	43	4	3,065
22	3,79	1,447	40	15	5,295
23	1,327	511	16	4	1,858
24	11,452	5,069	138	21	16,680
25	3,341	1,498	38	2	4,879
Totals.....	105,106	40,504	1,610	206	147,426
Schedule 2.....	6,970	3,486	70	42	10,568
Crown Cases.....	5,163	3,410	60	35	8,668
GRAND TOTALS ...	117,239	47,400	1,740	283	166,662

**CLAIMS REOPENED DURING 1949 FOR FURTHER PAYMENT**

	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
Schedule 1.....	6,129	1,350	935	229	8,643
Schedule 2.....	522	105	63	27	717
Crown Cases.....	302	207	34	28	571
TOTALS .....	6,953	1,662	1,032*	284	9,931

\* Including 323 cases previously finalled as Medical Aid Only or Temporary Disability, and reopened during 1949 as Permanent Disability cases.

Technically, the cases referred to in the above special notation were never true finalled claims until the permanent disability award was made and, as such, should be included with the 1,740 permanent disability claims in the first part of the table.



### ACCIDENT FREQUENCY AND SEVERITY RATES

A serious gap in our present system of accident analysis is the situation whereby no accurate figures regarding the labour base of man hours worked in industry are available to this Board. Therefore, we are not able to establish these useful coefficients of experience for comparison between industries in our own province and other jurisdictions.

The American Standards Association has advocated the following formulae to establish coefficients of performance for comparison purposes. They have been approved and adopted in most jurisdictions.

$$\text{Frequency Rate} = \frac{\text{Number of Injuries} \times 1,000,000}{\text{Employee Hours of Exposure}}$$

$$\text{Severity Rate} = \frac{\text{Total Time Charged} \times 1,000}{\text{Employee Hours of Exposure}}$$

There are two difficulties which face the Ontario Board in establishing these coefficients in our jurisdiction. Firstly, as noted previously, it is impossible for us to get complete records directly from the employer regarding total man hours worked. However, some progress is being made in establishing usable sample figures from the records of the Department of Labour in Ottawa. The second problem is one of comparison of the time changes applicable for non-schedule cases in our permanent disability schedule in relation to those used in other jurisdictions. The fact that our awards are for the lifetime of the pensioner makes direct comparison of these awards very difficult.

In any case, progress is being made in this field and it is hoped that future reports will include rates that prove useful in the better analyses of accidents.

**TIME LOSS, AVERAGE AGE, AND AVERAGE WAGE, 1949**

CLASS	TIME LOSS*						AGE	WAGE**
	TEMPORARY DISABILITY		PERMANENT DISABILITY		DEATH CASES		All Cases	All Cases
	Total Days	Average Days	Total Days	Average Days	Total Days	Average Days	Average Age (Years)	Average Weekly Wage
1	144,249	34.53	19,444	185.18	94	4.95	34.10	38.42
2	93,872	32.25	10,591	185.81	103	7.36	33.54	43.49
3	20,742	31.19	2,922	56.19	32	16.00	38.58	36.94
4	36,630	31.58	5,738	63.05	31	15.50	37.71	34.89
5	77,880	39.25	26,416	201.65	214	7.38	33.70	46.17
6	30,332	34.39	4,569	152.30	10	1.43	34.56	41.21
7	33,836	61.97	5,345	124.30	13	1.08	39.40	46.83
8	44,008	31.57	6,439	139.98	231	38.50	38.22	43.22
9	43,704	30.78	7,398	123.30	243	48.60	38.37	42.54
10	139,642	35.45	21,512	78.23	12	1.71	35.17	40.91
11	91,938	33.47	10,662	85.30	12	1.71	36.58	42.84
12	29,887	35.50	5,255	169.52	9	1.80	37.61	40.29
13	15,762	33.11	2,252	118.53	0	0	36.60	39.48
14	16,570	30.13	1,179	168.43	9	2.25	35.82	41.22
15	72,221	29.73	10,477	111.46	2	.18	35.00	37.25
16	23,844	32.66	4,647	119.15	.....	.....	37.47	38.34
17	64,910	78.77	3,628	120.93	0	0	37.31	35.94
18	17,663	31.32	1,328	147.56	.....	.....	34.15	31.22
19	19,952	24.63	3,569	93.92	0	0	32.45	35.64
20	58,062	30.32	8,226	155.21	11	.55	35.37	38.60
21	37,600	37.08	7,821	181.88	0	0	33.20	42.91
22	50,469	34.88	5,456	136.40	387	25.80	37.28	36.10
23	25,032	48.99	2,844	177.75	0	0	35.67	40.60
24	182,914	36.08	24,338	176.36	21	1.00	35.80	40.71
25	47,886	31.97	7,847	206.50	8	4.00	38.64	29.61
Sch. 2	132,061	37.88	11,826	168.94	162	3.86	37.79	41.02
Crown	113,490	33.28	12,872	214.53	70	2.00	39.52	41.64
ALL.....	1,665,156	35.13	234,601	134.83	1,674	5.92	36.12	40.11

\* Does not include the loss loading noted previously as applicable for the future industrial loss incurred in permanent disability or death cases. The days recorded are for lost time to the date of pensioning or death.

\*\* Does not represent the total average wage in the classes, in that wages in excess of \$48.08 weekly are taken as \$48.08. This average is, in effect, the average rate upon which compensation was based.

**MONTH OF OCCURRENCE OF ACCIDENTS, 1949**

Month of Occurrence	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
January.....	9,027	4,589	151	17	13,784
February.....	8,529	4,108	146	18	12,801
March.....	9,523	3,950	158	14	13,645
April.....	8,697	3,129	124	13	11,963
May.....	9,903	3,616	142	22	13,683
June.....	11,145	4,016	128	32	15,321
July.....	10,326	3,700	146	34	14,206
August.....	10,991	3,995	141	27	15,154
September.....	10,829	3,791	161	24	14,805
October.....	10,280	4,011	152	30	14,473
November.....	9,050	4,177	155	33	13,415
December.....	8,939	4,318	136	19	13,412
TOTALS.....	117,239	47,400	1,740	283	166,662

## LOCALITY OF ACCIDENTS, 1949

County or District	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
Algoma.....	1,486	565	26	20	2,097
Brant.....	2,731	890	50	12	3,683
Bruce.....	172	29	2	....	203
Carleton.....	3,493	1,400	43	17	4,953
Dufferin.....	55	20	1	1	77
Dundas.....	83	8	1	....	92
Durham.....	219	20	2	....	241
Elgin.....	826	193	14	2	1,035
Essex.....	10,029	1,476	94	7	11,606
Frontenac.....	1,652	365	12	....	2,029
Glengarry.....	49	15	....	1	65
Grenville.....	87	19	1	....	107
Grey.....	668	200	7	2	877
Haldimand.....	311	16	1	....	328
Haliburton.....	60	16	1	1	78
Halton.....	879	436	13	1	1,329
Hastings.....	1,940	991	42	9	2,982
Huron.....	338	36	1	....	375
Kenora.....	579	365	16	3	963
Kent.....	1,998	1,099	47	9	3,153
Lambton.....	1,447	419	13	2	1,881
Lanark.....	568	229	6	1	804
Leeds.....	458	28	....	3	489
Lennox-Addington.....	93	28	....	....	121
Lincoln.....	1,944	464	24	3	2,435
Manitoulin.....	15	11	1	....	27
Middlesex.....	4,088	1,735	66	6	5,895
Muskoka.....	601	331	19	1	952
Nipissing.....	881	381	13	4	1,279
Norfolk.....	234	105	4	....	343
Northumberland.....	181	17	2	....	200
Ontario.....	2,395	375	16	2	2,788
Oxford.....	1,168	307	15	2	1,492
Parry Sound.....	115	93	5	....	213
Patricia.....	265	164	6	1	436
Peel.....	468	43	4	1	516
Perth.....	537	42	1	1	581
Peterborough.....	1,399	349	23	3	1,774
Prescott.....	134	9	....	....	143
Prince Edward.....	61	12	....	....	73
Rainy River.....	522	261	12	2	797
Renfrew.....	1,049	340	12	4	1,405
Russell.....	18	....	....	....	18
Simcoe.....	2,249	671	25	4	2,949
Stormont.....	632	212	6	3	853
Sudbury.....	2,039	971	44	10	3,064
Temiskaming-Cochrane ..	5,927	3,461	166	35	9,589
Thunder Bay.....	5,881	2,229	88	25	8,223
Victoria.....	387	150	8	1	546
Waterloo.....	3,884	917	45	3	4,849
Welland.....	9,420	9,317	168	16	18,921
Wellington.....	1,220	486	22	2	1,730
Wentworth.....	7,590	2,674	126	14	10,404
York.....	31,616	12,351	424	48	44,439
Not in Ontario.....	98	59	2	1	160
TOTALS.....	117,239	47,400	1,740	283	166,662

## CAUSES OF ACCIDENTS, 1949

CAUSE	Medical Aid Only	Temp. Dis.	Perm. Dis.	Death	TOTALS
<i>A. Prime Movers:</i>					
1. Motors, engines, fans, pumps, and automatic stokers.....	404	90	16	1	511
2. Shafting, couplings, collars, set-screws, and keys.....	.....	15	.....	.....	15
3. Belts, lines, pulleys, chains, and sprockets.....	102	4	.....	.....	106
4. Gears, cogs, cams, and friction wheels.....	2	.....	.....	.....	2
Totals.....	508	109	16	1	634
<i>B. Working Machines:</i>					
1. Brick-making machines.....	3	3	.....	.....	6
2. Glass-making machines.....	11	.....	1	.....	12
3. Pottery-making machines.....	1	.....	.....	.....	1
4. Stone-working machines.....	13	1	.....	.....	14
5. Mine-drills, etc.....	80	21	3	1	105
6. Contracting machines.....	64	154	9	.....	227
7. Metal-working machines, n.e.s.....	846	195	97	1	1,139
8. Abrasive wheels.....	3,291	139	14	.....	3,444
9. Drilling and reaming machines.....	1,371	174	26	.....	1,571
10. Lathes.....	688	51	11	.....	750
11. Milling machines.....	132	19	1	1	153
12. Pneumatic tools.....	228	23	7	.....	258
13. Presses—cutting, shaping, forming.....	958	212	179	.....	1,349
14. Shearing and punching machines.....	127	32	15	.....	174
15. Wire-working machines.....	20	4	3	.....	27
16. Welding and heat-cutting machines.....	1,330	72	4	.....	1,406
17. Wood-working machines, n.e.s.....	80	25	5	.....	110
18. Planers, jointers, and edgers.....	137	38	10	.....	185
19. Saws.....	873	439	149	2	1,463
20. Shapers, moulders, and headers.....	16	7	1	.....	24
21. Pulp and paper-making machines.....	22	1	2	.....	25
22. Barkers.....	4	.....	.....	.....	4
23. In-running rolls.....	19	3	.....	.....	22
24. Paper-products and printing machines, n.e.s.....	49	12	4	.....	65
25. Cutting machines.....	21	1	.....	.....	22
26. Presses—printing and embossing.....	63	14	3	.....	80
27. Stayers.....	29	3	.....	.....	32
28. Tanning machines.....	.....	.....	1	.....	1
29. Leather-working machines.....	48	5	.....	.....	53
30. Rubber-working machines.....	36	11	1	.....	48
31. Textile machines, n.e.s.....	63	20	1	.....	84
32. Carders.....	18	3	.....	.....	21
33. Pickers.....	8	3	.....	.....	11
34. Sewers.....	309	26	2	.....	337
35. Finishers and Launderers.....	22	7	1	.....	30
36. Knitters.....	14	.....	.....	.....	14
37. Cutters.....	46	7	2	.....	55
38. Weavers.....	17	4	.....	.....	21
39. Spinners.....	23	2	.....	.....	25
40. Food-products, laboratory, and tobacco machines, n.e.s.....	161	42	12	.....	215
41. Baking machines.....	16	8	1	.....	25
42. Bottling machines.....	32	6	.....	.....	38
43. Office machines.....	9	3	.....	.....	12
Totals.....	11,298	1,790	565	5	13,658

## CAUSES OF ACCIDENTS, 1949 — Continued

CAUSE	Medical Aid Only	Temp. Dis.	Perm. Dis.	Death	TOTALS
<i>C. Hoisting Apparatus:</i>					
1. Elevators.....	142	57	6	4	209
2. Cranes.....	228	173	21	4	426
3. Conveyors.....	352	177	44	1	574
4. Mine cages.....	8				8
5. Other hoisting apparatus.....	169	47	9	2	227
Totals.....	899	454	80	11	1,444
<i>D. Dangerous Substances:</i>					
1. Steam escapes.....	27	7			34
2. Explosives.....	193	94	7	11	305
3. Electric currents.....	88	27	2	16	133
4. Conflagrations.....	6				6
5. Hot and inflammable substances and flames.....	1,593	966	15	11	2,585
6. Corrosive substances.....	762	83	6	1	852
7. Poisonous and deleterious substances.....	1,189	711	51	9	1,960
Totals.....	3,858	1,888	81	48	5,875
<i>E. Stepping on or Striking Objects:</i>					
1. Stepping on objects.....	1,539	628	2	1	2,170
2. Striking against objects.....	5,663	1,494	35	3	7,195
Totals.....	7,202	2,122	37	4	9,365
<i>F. Falling Objects:</i>					
1. From collapse of structure.....	32	19			51
2. From elevations.....	4,064	500	54	30	4,648
3. In mines and quarries.....	204	29	2	4	239
4. Other.....	282	64	4	3	353
Totals.....	4,582	612	60	37	5,291
<i>G. Handling Objects:</i>					
1. Heavy objects—loading, carrying, roll- ing or piling.....	52,412	32,601	438	15	85,466
2. Sharp objects.....	2,626	157	3	1	2,787
3. Hand trucks, carts, and wheelbarrows.....	880	261	10		1,151
Totals.....	55,918	33,019	451	16	89,404
<i>H. Tools.....</i>	5,393	1,280	43		6,716
<i>I. Runaways and Animals:</i>					
1. Runaways.....	9	4			13
2. Animals.....	324	136	9	4	473
Totals.....	333	140	9	4	486



## CAUSES OF ACCIDENTS, 1949 — Continued

CAUSE	Medical Aid Only	Temp. Dis.	Perm. Dis.	Death	TOTALS
<i>J. Moving Trains, Vehicles, etc.:</i>					
1. Train wrecks.....	11	3	.....	4	18
2. Caught in switch or hit fixed objects.....	1	5	.....	.....	6
3. Struck by or caught between cars and engines.....	6	.....	1	2	9
4. Other causes, cars, and engines.....	114	95	14	23	246
5. Mine and quarry cars.....	78	10	2	.....	90
6. Automobiles and other power vehicles ..	2,211	717	78	52	3,058
7. Animal-drawn vehicles.....	16	29	3	1	49
8. All other vehicles, including boats.....	47	23	.....	.....	70
Totals.....	2,484	882	98	82	3,546
<i>K. Falls of Persons:</i>					
1. From elevations.....	524	232	29	26	811
2. From ladders.....	466	311	36	4	817
3. Into excavations, pits and shafts.....	148	85	7	.....	240
4. On level.....	4,960	2,683	102	8	7,753
5. Into elevator shafts.....	9	1	.....	2	12
6. From vehicles.....	172	56	5	1	234
7. From collapse of support.....	110	78	8	3	199
8. On steps.....	635	123	10	2	770
9. From tool slipping.....	14	14	1	.....	29
Totals.....	7,038	3,583	198	46	10,865
<i>L. Flying Fragments:</i> .....	16,517	1,164	84	6	17,771
<i>M. All Other Causes:</i>					
1. Doors, gates, windows, and covers .....	795	267	13	.....	1,075
2. Inhalation of gases, fumes, etc.....	86	20	2	7	115
3. Immersion in water and drenchings .....	2	1	.....	8	11
4. Exposure.....	72	20	.....	3	95
5. Violence.....	227	28	2	4	261
6. Cave-ins.....	6	7	1	1	15
7. Not elsewhere specified.....	21	14	.....	.....	35
Totals.....	1,209	357	18	23	1,607
GRAND TOTALS.....	117,239	47,400	1,740	283	166,662

The preceding table has been in use in the current form since 1917. In many ways it has been quite useful but, at the present time, it is considered that a better analysis of the various factors entering into the happening of an accident is necessary. For example, under the present code, an accident occurs while a man is operating a certain machine: any number of things could have happened, but the machine is charged with any accident, which obviously limits any accident prevention work as a result of the statistics provided. Again the American Standards Association has done research in this field and this Board will be adopting, effective January 1, 1951, the cause code they advocate which establishes what happened rather than where the accident occurred, etc.

In the meantime, it will be noted that, as usual, most accidents during 1949 involved the handling of objects (53.6%), with flying fragments (10.7%), working machines (8.2%), and falls of persons (6.5%), following in that order. This serves to again emphasize the need for proper safeguarding of dangerous hazards and handling of objects. The following table regarding the nature of injuries indicates the results of these accidents, predominately in cuts, lacerations and strains.

### NATURE OF INJURIES, 1949

#### Temporary Disability Cases

CLASS	Bruises, Contusions and Abrasions	Cuts, Lacerations and Punctures	Fractures	Crushes	Sprains, Strains, Twisting and Wrenching	Scalds and Burns	Eye Injuries	Herniae	Internal Injuries	Concussion (Brain, Spine, etc.)	Dislocations	All Other Injuries	Industrial Diseases (Sch. 3)	TOTALS
1	440	2,663	194	38	594	27	107	59	.....	1	22	18	14	4,177
2	304	1,791	123	22	447	38	67	65	.....	3	16	15	20	2,911
3	38	457	24	5	72	10	21	16	.....	1	2	2	17	665
4	63	812	60	17	127	8	31	16	.....	.....	6	5	15	1,160
5	220	1,094	147	16	270	38	85	57	3	1	12	12	29	1,984
6	72	523	47	14	122	21	29	28	.....	.....	3	2	21	882
7	45	295	25	5	74	32	17	35	.....	.....	.....	4	14	546
8	97	759	69	17	194	108	65	43	.....	.....	9	8	25	1,394
9	139	820	72	19	199	40	56	43	.....	.....	9	8	15	1,420
10	236	2,474	169	65	445	88	148	115	1	2	17	12	167	3,939
11	191	1,556	159	22	394	79	116	133	.....	1	20	15	61	2,747
12	56	447	51	9	144	43	22	31	.....	.....	5	3	31	842
13	51	260	23	5	89	4	8	17	.....	.....	2	4	13	476
14	31	365	22	1	66	17	6	20	.....	.....	1	5	16	550
15	192	1,472	111	15	373	83	34	74	2	.....	13	12	48	2,429
16	47	479	26	9	88	13	12	22	.....	1	1	2	30	730
17	64	527	31	13	99	15	12	33	.....	1	3	4	22	824
18	39	374	15	5	54	39	7	9	.....	.....	2	2	18	564
19	47	536	44	21	93	19	12	15	.....	1	1	3	18	810
20	164	1,118	121	24	371	16	37	34	1	.....	10	6	13	1,915
21	92	568	75	20	145	12	37	31	.....	.....	8	6	20	1,014
22	123	853	90	10	244	31	32	34	.....	1	2	.....	27	1,447
23	58	286	29	9	79	5	20	11	2	.....	2	4	6	511
24	445	2,894	332	63	773	115	202	114	3	1	32	31	64	5,069
25	106	874	84	7	211	84	14	48	.....	3	9	11	47	1,498
Sch. 2 ....	301	1,916	244	35	599	71	106	105	1	2	24	18	64	3,486
Crown.....	327	1,907	158	27	629	53	95	102	.....	.....	22	20	70	3,410
ALL ....	3,988	28,120	2,545	513	6,995	1,109	1,398	1,310	13	19	253	232	905	47,400

## NATURE OF INJURIES, 1949

## Permanent Disability Cases

Part of Body Affected	Per Cent. Impairment of Physical Capacity										TOTALS	
	0.0-9.9	10.0-19.9	20.0-29.9	30.0-39.9	40.0-49.9	50.0-59.9	60.0-69.9	70.0-79.9	80.0-89.9	90.0-99.9		100
Foot.....	67	8	3	4	3	1	1					87
Leg.....	68	25	13	1	5	4	4				3	123
Head.....	9	4	1	1		1						16
Face.....	5	2					1					8
Eye.....	67	52	2	1							2	124
Ear.....	4											4
Arm.....	47	14	9	3	2	2	4	1			2	84
Hand.....	80	8	4	7	5	2	4	1			1	112
Thumb and Four Fingers.....		1		1	1							3
Thumb and Three Fingers.....	1											1
Thumb and Two Fingers.....	1		1									2
Thumb and One Finger.....	4	1				1						6
Thumb.....	104	4		1								109
One Finger.....	779	8	3									790
Two Fingers.....	40	6	1		1							48
Three Fingers.....	38	10	1									49
Four Fingers.....	6	3	4								1	14
Internal Organs.....	2	1										3
Industrial Diseases.....	2		2	10	1	6		11			20	52
Multiple Injuries.....	1	1	3			2			1		2	10
All Others.....	46	27	4	5	1	1		1	2		8	95
TOTALS.....	1,371	175	51	34	19	20	14	14	3		39	1,740

## NATURE OF INJURIES, 1949

## Industrial Diseases

Description of Disease	Medical Aid Only	Temp. Dis.	Perm. Dis.	Death	TOTALS
Lead Poisoning or its sequelae.....	87	16	.....	.....	103
Mercury Poisoning or its sequelae; Phosphorus Poisoning or its sequelae; Arsenic Poisoning or its sequelae; Chrome Poisoning; Cadmium Poisoning .....	3	3	.....	3	9
Brass or Zinc or Nickel Poisoning or its sequelae..	2	4	.....	.....	6
Ulceration of the corneal surface of the eye, due to tar, pitch, bitumen, mineral oil or paraffin or any compound product, or residue of any of these substances.....	2	11	.....	.....	13
Carbon Dioxide Poisoning or its sequelae; Carbon Monoxide Poisoning or its sequelae.....	13	14	.....	4	31
Stone Workers' or Grinders' Phthisis; Silicosis; Pneumoconiosis.....	9	5	46	1	61
Bursitis; Inflammation of the synovial lining of the wrist joints and tendon sheaths.....	.....	68	.....	.....	68
Infected Blisters.....	1	43	.....	.....	44
Dermatitis (Venenata).....	1,123	738	6	1	1,868
Section 1, sub-section (h) "Industrial Disease" shall mean—any other disease peculiar to or characteristic of a particular industrial pro- cess, trade or occupation.....	1	3	.....	.....	4
TOTALS.....	1,241	905	52	9	2,207

There has been an addition to this table for 1949, in the industrial disease section. Coding and tabulation of data in this form was started in March of 1949 and the table includes the totals for claims finalled to the end of 1949. Some, prior to March, were included in the "all others" section.

**DEATH CASES, 1949****Number of Cases**

Pension Awards.....	200
Lump Sums.....	17
Burial Expenses and Medical Aid Only.....	31
Burial Expenses Only.....	35
<b>TOTALS.....</b>	<b>283</b>

**Number, Relationship, and Residence of Dependants**

Relationship of Dependants	Resident in Ontario	Not Resident in Ontario	TOTALS
Widow.....	179	5	184
Child.....	196	5	201
Mother.....	18	9	27
Father.....	12	4	16
Other.....	4	....	4
<b>TOTALS.....</b>	<b>409</b>	<b>23</b>	<b>432</b>

It will be noted that for many years the percentage of death (and permanent disability) claims to total accidents has been falling, which is an excellent sign that efforts in the field of accident prevention and medical service are being successful.

The preceding table does not include cases which may have been finalled previously as permanent or temporary disabilities and then subsequently die, e.g., silicosis pensioners, paraplegics, etc., even though the death claim may be allowed and an additional award made. These cases are included among the 284 reopened death claims as listed in a previous table. Each of the Board's pensioners who die must also be processed as a potential death claim but these cases are not included among the reopened case total unless a further award is made.

**Total and Average Compensation and Medical Aid Costs, 1949**

The table produced hereafter includes the total compensation costs incurred (in all years) for the claims finalled during 1949, and the medical aid costs to the end of 1949 for those claims.

It is very likely that some claims finalled during the year will be reopened for further compensation awards and many will be reopened for the payment of medical accounts not yet received. These are not average cases however and, therefore, are not tabulated.

The present trend of increase in both total and average awards will of course continue, due to the increased compensation basis of 75%.





# **TOTAL AND AVERAGE COMPENSATION AND MEDICAL AID COSTS, 1949, SCHEDULE 1, BY CLASSES**

## **Compensation Costs**

	TEMPORARY DISABILITY CASES						PERMANENT DISABILITY CASES						DEATH CASES						ALL CASES					
	For Temporary Disability		For Temporary Disability		For Permanent Disability		For Temporary Disability		For Permanent Disability		For Temporary Disability		For Death Benefit		For Funeral Expenses				Total		Average			
	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1	10,138.78	122.92	67,267.91	640.65	212,433.00	2,112.21	110.64	21.93	105,528.20	5,118.85	2,081.15	157.06	919,069.21	213.90										
2	66,216.33	125.13	49,781.78	873.12	146,077.83	2,562.77	517.52	39.11	102,790.00	2,338.21	7,557.13	183.80	665,929.88	224.32										
3	69,733.01	104.86	11,313.42	216.03	54,974.86	1,018.56	120.08	60.01	80,916.00	5,1581.0	2,400.00	125.00	166,777.57	341.56										
4	118,466.01	102.04	20,288.00	222.95	114,279.92	1,134.41	115.50	82.80	22,340.00	1,150.00	5,500.00	125.00	965,049.12	311.53										
5	288,321.75	143.81	192,420.49	781.84	307,966.91	5,877.61	183.18	10.81	219,069.00	7,555.14	1,516.55	156.78	1,191,541.88	329.64										
6	416,177.58	112.40	5,087.77	802.93	40,227.52	1,640.92	15.41	6.18	65,409.00	9,038.86	875.00	125.00	237,517.21	269.12										
7	60,429.43	200.12	26,290.55	611.41	139,918.75	2,555.91	69.43	5.79	87,527.00	2,293.97	190.00	118.81	661,624.65	606.79										
8	172,639.89	113.19	21,022.76	522.21	104,145.09	2,718.15	900.14	150.07	43,422.00	7,217.00	765.00	127.40	333,008.12	330.46										
9	114,099.61	112.70	82,735.38	800.86	365,117.45	1,328.13	64.10	9.16	23,858.00	3,108.29	1,010.00	118.57	916,954.46	717.24										
10	54,778.57	129.15	10,074.75	120.60	188,776.37	1,510.21	22.46	4.64	40,171.00	7,738.21	902.85	117.55	623,800.60	277.01										
11	19,164.21	139.65	19,888.40	641.58	95,515.11	1,086.56	15.06	9.62	45,773.00	9,151.61	625.00	125.11	270,367.69	348.16										
12	88,741.90	122.41	8,385.64	1,009.09	68,117.00	3,058.79	18.81	11.25	22,291.00	5,571.51	625.00	156.25	148,810.96	192.90										
13	68,506.31	118.85	4,485.01	619.72	16,101.36	2,306.20	15.00	11.25	75,810.00	6,894.55	1,570.90	142.81	164,951.44	214.30										
14	55,190.17	105.06	35,417.27	376.78	120,781.64	1,284.91	10.68	.97					16,634.00	8,317.00	340.00	170.00								
15	81,131.60	111.17	18,531.81	475.69	65,248.03	1,673.03							23,039.00	7,686.33	430.00	141.77								
16	88,984.17	107.99	13,856.83	461.89	67,822.25	2,260.74							164,928.00	9,711.67										
17	51,957.58	97.44	5,776.26	641.81	6,601.00	733.44							9,000.00	33.33	623.21	156.8								
18	77,097.14	95.18	14,005.43	368.59	19,090.25	1,291.85							21,039.00	7,686.33	430.00	141.77								
19	39,329.61	114.61	8,212.58	532.69	113,661.55	2,613.28							164,928.00	9,711.67										
20	13,186.47	111.21	19,416.65	684.74	14,152.12	2,096.47							9,000.00	33.33	623.21	156.8								
21	166,798.91	114.93	19,700.08	492.52	5,116.95	1,307.92	1,158.5	77.77	169,506.00	9,907.27	1,925.75	117.77	691,355.92	90.29										
22	22,771.71	181.55	10,206.55	617.00	36,144.41	1,655.11							42,911.00	8,201.75	711.01	286.6								
23	609,539.32	130.31	95,574.92	666.05	250,610.15	1,800.07	309.37	5.20	128,154.00	6,111.11	1,570.90	156.25	1,467,800.61	216.55										
24	516,796.34	91.12	97,775.03	599.41	641,022.70	686.86	30.28	10.39	500.00	6,000.00	6,000.00	169.20	5,213,375.35	114.98										
25	4,918,488.04	121.43	792,118.86	492.00	3,109,129.06	1,931.14	6,284.75	30.51	1,502,113.20	7,291.82	30,427.77	147.17	16,158,560.68	94.77										

Workmen's Compensation Board



# TOTAL AND AVERAGE COMPENSATION AND MEDICAL AID COSTS, 1949, SCHEDULE 1, BY CLASSES

## Medical Aid Costs

CLASS	When Medical Aid Only		In Temporary Disability Cases		In Permanent Disability Cases		In Death Cases		For All Cases	
	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1	15,275.40	7.46	233,598.12	70.26	52,120.70	496.39	1,634.80	302,629.02	47.66	
2	35,908.64	7.01	157,768.81	72.43	31,975.90	560.98	1,975.15	227,628.50	28.07	
3	11,526.44	6.89	26,628.75	43.62	7,788.18	149.77	2,454.05	48,397.42	20.23	
4	17,631.11	6.96	66,921.49	54.96	14,395.43	158.19	1,590.05	100,538.08	26.55	
5	36,205.36	7.73	142,748.41	71.42	67,116.03	512.34	3,067.19	249,136.99	36.49	
6	16,172.42	6.93	53,688.09	59.45	8,269.21	275.64	4,827.10	82,956.82	25.51	
7	15,844.31	8.98	60,349.33	106.53	24,570.52	571.41	770.35	101,534.51	42.93	
8	25,625.39	6.79	76,412.37	54.44	9,923.67	215.73	1,947.16	113,908.59	21.82	
9	33,621.17	6.34	89,092.02	58.80	16,475.06	274.58	2,033.75	141,222.00	20.80	
10	102,271.52	6.64	215,060.20	52.59	57,699.73	209.82	361.01	375,392.46	19.13	
11	102,322.73	6.75	188,919.46	63.58	21,546.57	172.37	606.59	313,395.35	17.37	
12	18,267.90	7.34	48,827.18	57.75	20,703.45	667.85	758.94	88,557.47	26.31	
13	6,604.25	6.55	24,461.26	52.41	10,447.39	549.86	39.00	41,551.90	27.55	
14	10,031.66	7.20	35,242.42	61.48	8,062.25	1,151.75	125.20	53,461.53	27.35	
15	48,652.34	7.38	132,354.34	51.12	30,568.48	325.20	1,597.43	213,172.59	23.36	
16	16,176.53	7.32	53,208.09	75.27	20,946.37	537.09	.....	90,330.99	30.32	
17	13,678.55	6.80	41,780.77	51.47	9,883.18	329.44	.....	65,342.50	22.79	
18	11,781.64	6.98	28,101.91	50.36	1,096.56	121.84	.....	40,980.11	18.13	
19	17,470.94	7.27	45,851.99	52.65	13,245.76	348.57	115.25	76,683.94	23.57	
20	25,252.52	7.05	117,795.72	60.26	24,933.37	470.44	515.55	168,497.16	30.26	
21	14,167.66	7.07	71,016.23	69.18	20,504.52	476.85	20.00	105,708.41	34.49	
22	27,374.11	7.22	83,209.11	59.07	13,165.16	329.13	4,464.68	128,213.06	21.21	
23	10,250.76	7.72	37,987.13	78.82	6,771.65	423.23	142.75	55,152.29	29.68	
24	78,997.97	6.90	283,357.52	55.85	62,116.40	450.12	2,208.09	426,679.98	25.58	
25	24,321.74	7.28	82,300.61	56.72	23,548.04	619.69	384.50	130,554.89	26.76	
ALL	735,433.06	7.00	2,396,681.33	60.53	577,873.58	358.93	31,638.59	3,741,626.56	25.58	





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# REPORT FOR 1951

OF

## The Workmen's Compensation Board ONTARIO

PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO



ONTARIO

TORONTO

Printed and Published by Baptist Johnston, Printer to the Queen's Most Excellent Majesty  
1952



**REPORT FOR 1951**  
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1952

TO THE HONOURABLE THE LIEUTENANT-GOVERNOR  
OF THE PROVINCE OF ONTARIO

MAY IT PLEASE YOUR HONOUR:

The undersigned begs leave respectfully to present to Your Honour the annual report of the Workmen's Compensation Board for the year 1951.

CHARLES DALEY,  
Minister of Labour.

March 2nd, 1952.

## THE WORKMEN'S COMPENSATION BOARD

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E. E. SPARROW, Chairman  
JOHN F. CAULEY, Vice-Chairman  
S. R. JOHNSTON, Secretary





# FINANCIAL REPORT FOR 1951

OF

## THE WORKMEN'S COMPENSATION BOARD ONTARIO

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OFFICES:

4th Floor, Canada Life Building,  
330 University Ave., Toronto.

TO HIS HONOUR THE LIEUTENANT-GOVERNOR:

The Workmen's Compensation Board begs to submit its Report of financial operations during the year 1951.

### GENERAL REVIEW

The full effect of the increased benefits available under The Workmen's Compensation Act, as well as the new peak reached in industrial activity, has resulted in all-time records being established for work injuries reported, payrolls and employers covered under Schedule 1 of the Act and benefits awarded in both Schedules 1 and 2.

Comparing the year 1951 with 1950, incidents reported as work injuries increased from 182,144 to 202,645 and benefits awarded under the Act increased from \$20,487,396.78 to \$24,999,520.75.

#### Schedule 1 Payroll and Assessments

##### Actuarial Survey—Class Balances

Assessment receipts during 1951 totalled \$24,138,145.49, of which \$171,497.86 was from refunds and application of sections as penalties. The estimated payroll upon which these assessments were levied was \$2,391,000,000.

During 1951, a special actuarial survey was made to determine the optimum level at which class balances should be maintained. As a result of the recommendations arising out of this investigation, the Board has adopted the policy of reducing assessment rates retroactively as well as provisionally in those classes where excess reserves have been accumulated. It is, therefore, estimated that there will be no increment to be added to class balances during 1952 on adjustment of 1951 payrolls. At the same time, provisional rate reductions are planned to reduce present balances to their proper level over a three-year period.

Silicosis assessments amounting to \$838,964.57 and asbestosis assessments of \$11,033.22 were received during 1951. The number of employers under Schedule 1 of the Act increased from 47,476 at December 31, 1950, to 47,858 at December 31, 1951.

The average rate of assessment charged employers provisionally during 1951 amounted to \$1.00 per \$100 of payroll. The estimated average rate to be charged on adjustment of 1951 payrolls is 85c.

### Schedule 1 Expenditures

Compensation and medical aid awards for other than silicosis claims (Class 5) during 1951 amounted to \$20,123,906.54, including all payments made for claims regardless of the year in which the work injury occurred. It is estimated that a further \$10,465,000.00 will be required during 1952 to bring outstanding and continuing claims to finality. Other outlays during 1951 were \$1,786,164.44 for administration expenses (including \$138.00 debit adjustment of prior years' expenses), \$214,933.15 for service outlays, \$84,604.86 for mine rescue work, \$489,522.83 grants to accident prevention associations organized under the Act, \$89,143.44 for the Malton Convalescent Centre (charges in excess of receipts for treatment of injured workmen), \$21,017.41 to provide special facilities for the treatment of paraplegics, \$10,186.77 for special arrangements with the Toronto General and Western Hospitals and \$6,283.00 for outlays under Section 9 of the Act.

A special charge of .5 per cent. of assessment receipts was made during 1951 to replenish the Board's Second Injury Reserve. The total amount of this charge was \$119,833.24.

Total expenditures and charges during the year amounted to \$22,945,595.68.

Silicosis awards during 1951 amounted to \$1,082,147.33 and expenses to \$172,085.51, a total of \$1,254,232.84. There were no asbestosis claims made during 1951 in the mining industry. Expenses totalling \$4,033.00 were charged the Asbestosis Account for x-ray examinations, etc.

### Schedule 2 and Crown Industries

The Dominion and Provincial governments along with the employers in Schedule 2 pay for accidents in their industries as they arise on the adjudication of claims by the Board. Their accident figures appear in the total of benefits awarded but since they do not pay assessments to the Board on a percentage of payroll there is no inclusion of assessment figures.

The total benefits awarded for these groups during 1951 increased from \$3,219,866.48, during 1950, to \$3,793,466.88, of which \$2,806,046.95 was for compensation and \$987,419.93 for medical aid. See Chapter IV for further particulars.

### Malton Convalescent Centre

During the past year at Malton there have been 3,659 patients admitted and 3,594 discharged, an increase of approximately 100 patients treated over the previous year. The average length of stay was 43 days. Costs of operation have been rising steadily but every effort is being made to keep per diem rates as low as possible. It is expected, however, that rates for 1952 will of necessity be slightly higher although still well below the costs of similar services elsewhere.

The hospital section of the Centre introduces active physical treatment at an earlier stage, preventing physical deconditioning, and assists in making active surgical beds available for other cases. A full programme of activity in the clinic section gains maximum physical function using physiotherapy, remedial exercise therapy and functional occupational therapy. By such a programme, period and extent of disability are lessened which undoubtedly lowers the cost of injuries.

During the year, many interested groups from labour and management have inspected the Centre and many observers have come from distant parts of the world to study our methods and operations. Industry continues to co-operate in placing those discharged at suitable work so that, by the co-operative efforts of the Board, the attending doctors, labour and management, the eventual loss to industry through industrial accidents is being kept at a minimum.

### **Erection of Office Building**

During 1951, all the preliminary work in preparing the foundation of the Board's new office building was completed. Shortages in certain types of structural steel have disrupted the original schedule for completion of work. However, all the necessary material has now been allocated and is currently being fabricated. It is anticipated that erection will begin approximately March 1, 1952, and that the building will be ready for occupancy early in 1953.

Internal routine for handling claims was further streamlined during 1951, and when the limiting factor of crowded quarters is removed improvement will be forthcoming.

All members of the Board's staff are united in this effort to reduce delays in handling claims to the minimum possible.

### **From Commencement of Act**

Since January 1, 1915, when the Act first went into effect, there have been 3,127,457 incidents reported as work injuries to the Board and \$320,900,001.21 awarded as benefits.

### **Contents of Report**

The remaining chapters of this report deal with the subjects as listed:

- Chapter II—Expenses analyses.
- Chapter III—Statement and Summary Schedule 1 Accounts.
- Chapter IV—Statement and Summary Schedule 2 Accounts.
- Chapter V—Statement and Summary Superannuation Fund.
- Chapter VI—Auditor's Report and Certificate.

### **Supplementary Statistical Summary**

A supplementary statistical report dealing with the accident experience and including discussions of the trends indicated for claims finalised during 1951 is being prepared and will be made available upon request. The printed edition of the 1950 Statistical Report is bound as an appendix to this report.

Dated at Toronto, this 4th day of March, 1952.

E. E. SPARROW,  
Chairman.  
J. F. CAULEY,  
Vice-Chairman.

## CHAPTER II

## ADMINISTRATION AND SPECIAL SERVICE EXPENSES

ANALYSIS OF ADMINISTRATION EXPENSES  
AND SERVICE OUTLAYS DURING 1951

	Total Expenses
Salaries of Board and Staff .....	\$1,440,156 73
Travelling and Other Expenses of Board and Staff .....	93,303 86
Printing, Stationery and Office Supplies .....	140,434 05
Postage and Excise Stamps .....	80,913 81
Telephone, Telegraph and Express .....	14,634 54
Legal Expenses, Witness Fees, etc. ....	3,736 81
Insurance and Security Service .....	14,076 04
Auditor's Services, under instruction of Lieutenant-Governor in Council .....	5,500 00
Office Rent .....	81,046 20
Permanent Equipment .....	122,079 07
Miscellaneous Services, Equipment Rental and Repairs .....	50,652 17
Meals for Staff working overtime .....	932 50
Board's Contribution to Staff Superannuation Fund .....	235,613 80
	<u>\$2,283,079 58</u>
Less:	
Portion attributable to Malton Convalescent Centre for Services Rendered by Head Office Staff .....	53,922 36
	<u>\$2,229,157 22</u>

SCHEDULE FOR PRO RATION OF  
ADMINISTRATION EXPENSES AND SERVICE OUTLAYS

Silicosis Account .....	\$ 55,884 00
Asbestosis Account .....	4,033 00
Special Hospital Account .....	10,363 00
Safety Associations .....	23,250 00
Schedule 2 Employers .....	70,049 13
Dominion of Canada .....	52,300 50
Province of Ontario .....	12,318 00
Schedule 1 Employers—	
Charged as Administration Expense .....	\$1,786,026 44
Charged as Medical Service Outlays .....	214,933 15
	<u>2,000,959 59</u>
	<u>\$2,229,157 22</u>

The gross expenses of the Board in administering claims amounted to \$2,229,157.22, of which \$2,000,959.59\* was charged directly to Schedule 1 (\$1,786,026.44 as administration expenses and \$214,933.15 as medical and investigatory service outlays). The remaining expenses were pro rated to the classes through the media of the special service accounts listed. Schedule 2 and Crown employers were charged a total of \$134,667.63 for administration.

\*Debit adjustment of \$138.00 for prior years to be added to this item.

## Special Services

## MINE RESCUE WORK ACCOUNT, 1951

Maintenance of Stations, Salaries and Supplies .....	\$ 84,604 86
TOTAL CHARGED TO CLASS 5 .....	<u>\$ 84,604 86</u>



## SPECIAL HOSPITAL ACCOUNT

## Payments for Services:

Toronto General Hospital.....	180,539 57
Toronto Western Hospital.....	26,720 00

\$ 207,259 57

## Less:

Recoveries from Medical Aid and other accounts.....	\$ 207,435 80
---	---------------

\$ —176 23  
10,363 00

Pro Rata Share of the Board's Administration Expenses.....

TOTAL CHARGED TO SCHEDULE 1.....\$ 10,186 77

## PARAPLEGIC ACCOUNT

Doctors' Fees, Equipment and Supplies.....\$ 21,017 41

TOTAL CHARGED TO SCHEDULE 1.....\$ 21,017 41

## PAYMENTS TO SAFETY OR ACCIDENT PREVENTION ASSOCIATIONS, 1951

Association	Class	Total Payments
Lumbermen's Safety Association.....	1	\$ 50,000 00
Ontario Pulp and Paper Makers' Safety Association.....	2	19,225 00
Mines Accident Prevention Association of Ontario.....	5	29,900 00
Industrial Accident Prevention Associations	3, 4, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 23 (0)	251,063 13
Class 20 Accident Prevention Association of Ontario.....	20	53,304.02
Ontario Highway Construction Safety Association.....	21	19,000 00
Electrical Employers' Association of Ontario.....	22	5,000 00
Construction Safety Association of Ontario	24	37,500 00

\$ 464,992 15

Pro Rata share of the Board's Administration Expenses..... 23,250 00

Expenses re Actuarial Survey and Superannuation Plan..... 1,280 68

TOTAL CHARGED TO SCHEDULE 1.....\$ 489,522 83

## Malton Convalescent Centre

The costs incurred in the operation of Malton were largely offset by recoveries from claims through medical aid and other accounts. If these services had not been available through the Board's own facilities, other hospitalization and medical attention would have been necessary and in most cases at a higher cost. In relation to the high standard of accommodation and services provided, the rate of \$5.00 per man, per day occupancy, is less than the average available elsewhere. It is, therefore, cheaper not only for bed patients but also for those who require physiotherapy and occupational therapy and would otherwise have to be given room and board at higher cost in private boarding-houses. The resultant lessening of the period and extent of disability cannot be accurately measured in dollars and cents but is undoubtedly very worthwhile in reducing compensation costs.

## MALTON CONVALESCENT CENTRE EXPENSES, 1951

	Total Expenses
Salaries.....	\$ 452,208 95
Travelling Expenses and Transportation.....	17,696 69
Stationery and Supplies.....	38,417 57
Postage.....	26 86
Permanent Equipment.....	18,619 05
Telephone, Telegraph and Express.....	3,944 99
Rent.....	6,733 33
Claimants' Travelling Expenses.....	1,103 91
Special Services, Sewage and Laundry.....	33,878 06
Insurance.....	3,083 36
Meals.....	177,630 94
Maintenance and Supplies.....	51,833 71
Entertainment.....	1,943 33
Gasoline.....	2,616 63
Occupational Therapy Supplies.....	1,491 47
Board's Contribution to Staff Superannuation Fund.....	19,194 53
	<u>\$ 830,423 38</u>
Pro Rata share of the Board's expenses in administering the accounts reimbursing costs of operating Malton.....	41,522 36
Charge for part-time services of Head Office Staff rendered directly at Malton.....	12,400 00
	<u>\$ 884,345 74</u>
Less:	
Recoveries from Medical Aid and Other Accounts.....	795,202 30
TOTAL CHARGED TO SCHEDULE 1.....	<u>\$ 89,143 44</u>

## STATEMENT OF EXPENSES

## Charged to Schedule 1 Employers:

Administration Expenses.....	\$1,786,026 44
Medical and Investigatory Service Outlays.....	214,933 15
Mine Rescue Work.....	84,604 86
Special Hospital Account.....	10,186 77
Paraplegic Account.....	21,017 41
Safety Associations Expenses.....	489,522 83
Malton Convalescent Centre.....	89,143 44
Section 9 Expenses.....	6,283 00
Debit adjustment, prior years' expenses.....	138 00
	<u>\$2,701,855 90*</u>
Charged to Schedule 2 Employers.....	\$ 70,049 13
Charged to Crown Dominion Employers.....	52,300 50
Charged to Crown Provincial Employers.....	12,318 00
	<u>134,667 63</u>

\*Does not include silicosis and asbestosis expenses, Class 5, or charges to all classes replenishing the Second Injury Reserve. See Chapter III.



### CHAPTER III

#### SCHEDULE I INDUSTRIES DURING 1951

The industries in Schedule 1 are divided into classes and each class (subject to any transfer that may be made to it from the Disaster Reserve in case of undue burden) bears its own accident cost. The employers in a class are therefore in effect a mutual insurance association. Each class is credited with its own assessments and other income received and charged with the cost of its own accidents, administrative expense, safety association expense, if it has one, and any other special charge for Disaster Reserve, Second Injury Reserve, etc. The standing of the classes as at December 31, 1951, is outlined in the following table.

The assessments and accident costs listed refer to accident costs incurred and payments received during 1951, regardless of the year in which the accident occurred or the assessment was issued.

The comments concerning class balances, following the reconciliation statement at the end of this table, should be carefully noted.

**FINANCIAL STATEMENT AS AT DECEMBER 31, 1951, SCHEDULE 1**  
**BY CLASS AND GROUP**

Group and Class	Assessments and Compensation		Other Credits and Charges				Balance December 31, 1951	
	Assessments	Compensation and Medical Aid	All Other Income		All Other Outlays			Balance Forward Prior Years
			\$	c.	\$	c.		
Group 010	813,772 69	1,020,220 12						
" 011	592,332 38	517,483 69						
" 013	275,045 10	334,620 80						
Class 1	1,681,150 17	1,872,324 61	4,258 28	258,422 38	1,850,566 51		1,405,227 97	
Group 020	536,771 24	412,568 40						
" 022	768,372 78	847,387 82						
Class 2	1,305,144 02	1,259,956 22	504 60	159,592 75	1,700,751 11		1,586,850 76	
Group 030	182,919 32	226,512 62						
" 033	18,868 29	37,831 38						
Class 3	201,787 61	264,344 00	530 25	36,420 18	189,722 54		91,276 22	
Group 040	313,136 83	302,988 53						
" 042	140,166 57	146,717 99						
Class 4	453,303 40	449,706 52	11,964 07	63,199 63	749,153 21		701,514 53	
Group 051	1,158,661 91	968,766 22						
" 052	509,117 17	445,302 04						
" 053	392,715 05	314,497 64						
Class 5	2,060,494 13	1,728,565 90	4,243 12	308,608 66	1,250,480 95		1,278,043 64	
Group 060	209,431 10	139,808 32						
" 062	32,266 02	7,387 73						
" 063	146,871 31	92,861 15						
" 064	100,783 70	69,349 91						
" 065	71,413 29	53,073 19						
" 066	134,310 38	132,178 84						
Class 6	695,075 80	494,659 14	988 50	69,739 39	408,528 56		540,194 33	

Comp. cov. " 073	374,002 80 229,563 22	344,040 74 130,556 58					
Class 7	623,626 02	677,603 32	1,388 75	93,889 15	1,572,371 00	1,425,893 30	
Group 080	981,226 90	426,638 41					
" 082	334,580 20	207,765 13					
" 083	45,642 37	25,640 20					
Class 8	1,361,449 47	660,043 74	2,695 67	95,226 00	418,358 85	1,027,234 25	
Group 090	166,488 89	86,134 83					
" 091	186,653 05	111,814 85					
" 094	397,284 22	325,423 61					
" 095	81,711 93	62,995 79					
Class 9	832,138 09	586,369 08	1,696 79	82,710 06	890,822 02	1,055,577 76	
Group 100	1,683,259 86	1,406,125 55					
" 104	175,715 93	201,280 34					
" 106	253,147 50	272,569 65					
Class 10	2,112,123 29	1,879,975 54	18,994 22	263,650 12	2,606,673 52	2,594,165 37	
Group 110	519,796 74	401,064 91					
" 111	1,279,243 51	798,239 35					
" 113	119,589 67	83,489 16					
Class 11	1,918,629 92	1,282,793 42	18,957 47	181,634 78	1,199,776 20	1,672,935 39	
Group 120	162,744 52	88,481 30					
" 121	119,397 51	128,198 41					
" 122	144,199 99	93,675 02					
" 123	58,825 17	15,654 27					
" 124	110,983 06	74,357 61					
" 125	29,419 52	6,759 37					
Class 12	625,569 77	407,125 98	4,071 20	57,666 01	511,404 40	676,253 38	
Group 130	215,292 61	145,825 20					
" 131	114,895 45	96,884 25					
Class 13	330,188 06	242,709 45	7,034 42	34,164 03	166,220 10	226,569 10	
Group 140	252,593 86	160,863 62					
Class 14	252,593 86	160,863 62	1,577 94	22,955 33	271,004 28	341,357 13	

FINANCIAL STATEMENT—Continued  
BY CLASS AND GROUP

Group and Class	Assessments and Compensation		Other Credits and Charges				Balance at December 31, 1951				
	Assessments		Compensation and Medical Aid		All Other Income			All Other Outlays		Balance Forward Prior Years	
	\$	c.	\$	c.	\$	c.		\$	c.	\$	c.
Group 150	249,629	95	221,675	53							
" 151	320,076	26	244,260	97							
" 153	154,306	08	123,845	84							
" 154	58,413	18	63,695	42							
" 155	184,467	83	155,953	53							
" 156	13,920	43	9,317	80							
Class 15	980,813	73	818,749	09	7,546	14	114,609	93	1,006,900	01	1,061,900 86
Group 160	107,644	48	87,584	95							
" 161	77,519	10	60,217	59							
" 163	310,892	37	206,180	93							
Class 16	496,055	95	353,983	47	2,549	62	49,899	53	411,978	06	506,700 63
Group 170	208,469	49	193,265	97							
" 171	125,472	83	87,944	45							
Class 17	333,942	32	281,210	42	5,330	07	39,340	35	541,354	92	560,076 54
Group 180	129,451	73	106,104	54							
" 181	71,347	26	92,144	58							
Class 18	200,798	99	198,249	12	452	85	27,561	22	306,549	31	281,990 81
Group 190	97,318	95	64,924	84							
" 191	353,683	62	263,602	12							
Class 19	451,002	57	328,526	96	2,207	13	46,264	13	496,618	95	575,037 56
Group 200	633,309	49	493,049	70							
" 201	370,042	79	320,869	66							
" 202	121,995	37	35,886	97							
" 203	166,985	08	115,841	25							
Class 20	1,292,332	73	965,647	58	46,741	25	166,429	49	1,491,504	67	1,698,501 58

Group 210 " 211	532,259 51 273,132 44	576,186 04 240,167 09				
Class 21	805,391 95	816,353 13	11,549 43	110,088 57	867,066 35	757,566 03
Group 220 " 221 " 222 " 223	29,349 97 107,304 78 228,907 90 410,527 91	16,865 58 111,447 86 167,276 87 377,993 55				
Class 22	776,090 56	673,583 86	8,417 96	80,383 40	753,698 77	784,240 03
Group 230 " 231 " 232	290,723 20 186,480 09 66,804 55	174,127 17 169,722 82 73,302 84				
Class 23	544,007 84	417,152 83	472 03	51,665 49	577,793 60	653,455 15
Group 240 " 244 " 245	2,363,329 82 489,552 01 206,402 02	2,084,950 68 486,758 74 155,604 51				
Class 24	3,059,283 85	2,727,313 93	28,179 07	343,968 78	*5,577,686 49	5,696,105 35
Group 250 " 251 " 252 " 253 " 254 " 255	113,422 47 110,381 04 86,252 87 32,805 91 212,000 46 18,790 78	104,267 41 141,249 38 82,711 22 46,274 22 195,655 29 5,938 09				
Class 25	573,653 53	576,095 61	26,542 03	63,599 78	*951,749 34	810,010 86
Schedule 1	23,966,647 63	20,123,906 54	**218,892 86	***2,821,689 14	26,768,733 72	28,008,678 53

\*\$102,238.65 transferred from Class 24 to Class 25 by Board Order when classification of the theatre industry changed.

\*\*Includes Section 9, \$104,072.01; Section 85, \$50.00; Section 107, \$8,536.76; Section 113-3, \$3,029.69; Accident Cost Refunds, \$1,998.97; D.V.A., \$44,618.13; Blind, \$9,192.30 and Transfer from Second Injury Reserve, \$47,395.00.;

\*\*\*Includes Safety Associations, \$489,522.83; Section 9, \$6,283.00; Mine Rescue, \$84,604.86; Malton, \$89,143.44; Special Hospital, \$10,186.77; Medical Investigatory Service Outlays, \$214,933.15; Paraplegic, \$21,017.41; Administration, \$1,786,164.44; and Transfer to Second Injury Reserve, \$119,833.24.



## RECONCILIATION STATEMENT

Balance at credit of Classes, December 31, 1951.....	\$28,008,678 53
Less:	
Estimated for Pneumoconiosis.....	\$ 2,156,000 00
Estimated for Silicosis.....	1,371,000 00
Compensation and Medical Aid estimated outstanding....	10,465,000 00
	<u>13,992,000 00</u>
Contingent and Operating Reserves.....	<u>\$14,016,678 53*</u>

\*Note General Review, paragraph re actuarial survey.

It should be noted that the optimum class balances being sought by actuarial survey, as noted in the General Review, are expressed in relation to the Contingent and Operating Reserves figure, i.e., after provision for known outstanding liabilities.

The Board will be pleased to provide full details to interested class organizations.

### STANDING SCHEDULE 1 ACCIDENT FUND AS AT DECEMBER 31, 1951

Assets		Liabilities	
Cash in Banks:		Compensation Awarded, payment deferred, other than pensions.....	\$ 301,153 73
Dominion Bank...\$433,779 96		Pension Liability.....	64,365,775 68
Canadian Bank of Commerce.....	108,048 63	Balance at Credit of Asbestosis Account.....	7,877 41
Royal Bank of Canada.....	35,855 56	Balance at Credit of Silicosis Account.....	2,105,014 36
	<u>\$ 577,684 15</u>	Estimated Additional Liability for Silicosis.....	1,371,000 00
Investments.....	96,583,485 70	Compensation and Medical Aid estimated outstanding.....	10,465,000 00
Due for Administrative Expenses:		Estimated for Pneumoconiosis....	2,156,000 00
From Schedule 2 employers.....\$	4,709 00	Assets in Excess of Liabilities:	
From Dominion of Canada.....	18,832 00	Disaster Reserve..\$	909,997 41
From Province of Ontario.....	1,710 00	Second Injury Reserve.....	219,995 38
	<u>25,251 00</u>	Investment Reserve.....	1,318,520 41
Accountable warrants held by members of Staff.....	7,776 99	Contingent and Operating Reserves.....	<u>14,016,678 53</u>
Due from Staff for Canada Savings Bonds purchases, installment plan terminating Oct. 15, 1952.....	42,815 07		<u>16,465,191 73</u>
			<u>\$97,237,012 91</u>
	<u>\$97,237,012 91</u>		



## SCHEDULE 1 FUNDS

The Accident Fund is comprised of Schedule 1 funds, and includes Current Funds out of which temporary payments of compensation, medical aid, administration expenses, Malton Convalescent Centre and special hospital items are paid, the Silicosis and Asbestosis Accounts, Pension Fund, Disaster Reserve, Second Injury Fund, Compensation Deferred, Investment Reserve, Contingent and Operating Reserves, as well as funds to complete claims (including silicosis and pneumoconiosis claims) for which final settlement has not been made.

Assets are held in the form of \$96,583,485.70 in investments, \$577,683.65 cash in banks and \$75,843.06 receivable.

Particulars of liabilities are as follows:

### Reserve for Compensation Deferred

The funds under "Compensation Deferred" comprise compensation moneys held for claimants, payment being deferred to a future time due to the claimant being a minor or for other reason. The amount held in this fund at January 1, 1951, was \$270,275.63; \$444,032.87 in awards was added during the year, as well as \$3,959.18 interest. Payments during 1951 amounted to \$417,113.95, leaving a balance at December 31, 1951, of \$301,153.73.

### Pension Fund

The Pension Fund, representing the outstanding pension liability, comprises the largest part of the funds standing to the credit of Schedule 1. The purpose of the Pension Fund is to take care of future payments of pensions which have already been awarded. Actuarial tables, embodying the contingencies of death and remarriage, have been compiled to show, for each age and kind of pension, the average amount (sometimes referred to as capitalized value) necessary to complete pension payments. When a pension is awarded this average amount is transferred from the Current Funds to the Pension Fund, and all payments of pensions are made therefrom. Since the amount transferred in any one instance is the average amount required, no re-transfer is made should a residue be left at the expiry of the pension, nor is any additional transfer made should the amount be exhausted before expiry of the pension.

Pneumoconiosis disability pensions, however, are not provided for on this basis but rather, since 1949, have been calculated as "annuities certain" for five year periods with revaluation of liability when the pension expires for any reason. Silicosis pensions have always been provided for on this basis. The unusual mortality experience of these groups of pensioners makes this procedure necessary.

The balance in this fund at the commencement of 1951 was \$59,975,011.24, \$6,707,743.76 was transferred to the fund during the year for pension awards; \$3,042,317.23 interest was added and \$5,359,296.55 was paid to pensioners. The balance in the fund at December 31, 1951, was \$64,365,775.68.

### Silicosis Account

The Silicosis Account was established to embody special assessments and payments in Class 5, necessitated by the addition of "Silicosis", contracted in

mining operations, to the list of industrial diseases under the Act by amendment effective April 8, 1926.

The balance in the account at the beginning of 1951 was \$2,520,282.63, \$838,964.57 was collected in assessments, \$1,024,912.44 was paid out (or transferred to the Pension Fund) for compensation, \$57,234.89 for medical aid, \$91,254.51 for salaries and expenses in connection with the examination of mine workers, \$55,884.00 was transferred to the Accident Fund for expenses of supervision and handling claims, \$10,047.25 was paid for salaries and expenses of the Referee Board and \$14,899.75 for salaries and expenses of the Medical Statistics Unit in investigating silicosis claims. The balance in the account at December 31, 1951, was \$2,105,014.36, against which there is an estimated liability, for claims currently being paid, of \$3,476,000.00. The liability otherwise unprovided for is, therefore, \$1,371,000.00.

#### **Asbestosis Account**

In 1949, the Board met with employers who were planning to mine asbestos in Ontario for the first time. As a result of these deliberations and to recognize the special nature of the asbestosis hazard, a separate "Asbestosis Account" was set up within the Accident Fund.

The balance in the account at January 1, 1951, amounted to \$877.19; assessment receipts during the year amounted to \$11,033.22 and expenses, not previously charged in connection with chest examinations of asbestosis miners since operations started, amounted to \$4,033.00, leaving a balance, December 31, 1951, of \$7,877.41.

#### **Estimated Reserve to Complete Claims**

An estimate was made at the end of the year of the amount necessary to bring all continuing, unreported and unadjusted claims to finality. The total amount was \$13,992,000.00, of which \$1,371,000.00 was specifically for silicosis claims otherwise unprovided for, and \$2,156,000.00 for pneumoconiosis claims.

#### **Disaster Reserve**

The Disaster Reserve is a fund set aside under the provisions of Section 100 (2) of the Act to meet any unforeseen disaster or other circumstance which might unduly burden the employers in any class of industry. The amount held for this purpose at December 31, 1951, was \$909,997.41.

#### **Second Injury Fund**

The Second Injury Fund has been established to equalize the burden of added loss from second injuries. The balance in this fund at January 1, 1951, was \$147,557.14; \$119,833.24 was added from assessments during the year and \$47,395.00 was returned to those classes suffering loss from this type of work injury, leaving a balance, December 31, 1951, of \$219,995.38.

#### **Investment Reserve**

An Investment Reserve has been set up to protect the accident fund against loss in the case of default on bond or interest payments by reason of falling interest rates. It is made up of excess over book values when investments are sold and of excess interest otherwise unallocated. The amount held for the purpose at December 31, 1951, was \$1,318,520.41.

### Contingent and Operating Reserves

At the end of 1951 the Board held \$14,016,678.53 for unforeseen contingencies in the payment of claims delayed by unusual circumstances and also to provide for current cash expenditures as assessments are not immediately payable at the beginning of a year.

As outlined in the General Review, rate reductions have been granted in many classes, both retroactively and provisionally, with the purpose of returning this reserve to an optimum level over a three year period.

## CHAPTER IV

## SCHEDULE 2 INDUSTRIES DURING 1951

The funds handled by the Board in respect of Schedule 2 industries include employers' deposits for pensions required to be made with the Board under the provisions of Section 29 of the Act, temporary deposits or advances of money made by employers under Section 33 to facilitate prompt payment of claims, and claimants' moneys held by the Board in cases of awards where payment is deferred by reason of the claimant being a minor, etc.

## STATEMENT FOR SCHEDULE 2 DURING 1951

## SCHEDULE 2 AWARDS

	Awards Not Pensions	Pensions	Totals
Municipal Corporations, etc.....	\$ 809,658 89	\$ 397,537 75	\$1,207,196 64
Steam Railroads.....	337,933 12	406,434 83	744,367 95
Electric Railroads.....	14,080 94	626 00	14,706 94
Navigation Companies.....	122,115 72	34,338 00	156,453 72
Express and Sleeping Car Companies.....	21,696 41	12,766 00	34,462 41
Telephone and Telegraph Companies.....	18,339 60	6,063 25	24,402 85
Dominion Crown Cases.....	892,518 31	409,806 00	1,302,324 31
Provincial Crown Cases.....	197,461 31	112,090 75	309,552 06
TOTALS.....	<u>\$2,413,804 30</u>	<u>\$1,379,662 58</u>	<u>\$3,793,466 88</u>

## SCHEDULE 2 FUNDS

## Deposits under Section 29

Cash in bank and invested, January 1, 1951.....	\$5,045,147 99	
Deposits received from Employers.....	423,611 29	
Interest received.....	193,314 71	
Paid to Pensioners.....		\$ 464,158 03
Deposits returned to Employers.....		26,085 70
Cash in bank and invested, December 31, 1951.....		5,171,830 26
	<u>\$5,662,073 99</u>	<u>\$5,662,073 99</u>

## Claimants' Moneys

Cash in bank and invested, January 1, 1951.....	\$ 14,429 87	
Deposits received from Employers.....	5,800 00	
Interest received.....	358 41	
Paid to Claimants.....		\$ 8,198 81
Cash in bank and invested, December 31, 1951.....		12,389 47
	<u>\$ 20,588 28</u>	<u>\$ 20,588 28</u>

## Deposits under Section 33

Cash in bank, January 1, 1951.....	\$ 121,619 70	
Deposits received from Employers.....	2,841,746 16	
Payments made—Compensation and Medical Aid.....		\$2,887,072 06
Deposits returned to Employers.....		34,721 32
Cash in bank, December 31, 1951.....		41,572 48
	<u>\$2,963,365 86</u>	<u>\$2,963,365 86</u>

## Tuberculosis Account

Balance in Account, January 1, 1951.....	\$ —800 85	
Deposits received from Province of Ontario.....	122,799 88	
Payments made—Compensation and Medical Aid....		122,333 11
Balance in Account, December 31, 1951.....		—334 08
	<u>\$ 121,999 03</u>	<u>\$ 121,999 03</u>

## Investment Reserve

Cash in bank and invested, January 1, 1951.....	\$ 213,347 96	
Transferred to interest for Section 29.....		\$ 1,261 47
Cash in bank and invested, December 31, 1951.....		212,086 49
	<u>\$ 213,347 96</u>	<u>\$ 213,347 96</u>

## TOTAL OF FUNDS

Cash in bank and invested, January 1, 1951.....	\$5,393,744 67	
Deposits received from Employers.....	3,393,957 33	
Interest received.....	193,673 12	
Payments made.....		\$3,481,762 01
Interest allocated to Section 29 from Investment Reserve.....		1,261 47
Deposits returned to Employers.....		60,807 02
Cash in bank and invested, December 31, 1951.....		5,437,544 62
	<u>\$8,981,375 12</u>	<u>\$8,981,375 12</u>

Employers of Schedule 2 are assessed a share of the expenses of administration, particulars of which appear in Chapter II.



## STANDING SCHEDULE 2 FUNDS AS AT DECEMBER 31, 1951

## Assets

Cash in Imperial Bank of Canada.....	\$ 52,107 78
Investments.....	5,385,436 84
	<u>\$5,437,544 62</u>

## Liabilities

Balance Employers' Deposits:	\$5,171,830 26
Under Section 29.....	41,572 48
Under Section 33.....	—334 08
Tuberculosis Account.....	12,389 47
Claimants' Moneys held by the Board.....	212,086 49
Investment Reserve.....	<u>\$5,437,544 62</u>

At the end of 1951 deposits held under Section 29 amounted to \$5,171,830.26; under Section 33, to \$41,572.48; the Tuberculosis Account was deficient by \$334.08; claimants' moneys held by the Board were \$12,389.47 and an investment reserve of \$212,086.49 was held, making a total of \$5,437,544.62, of which \$5,385,436.84 was in the form of investments and \$52,107.78 cash in bank.



## CHAPTER V

## STAFF SUPERANNUATION FUND

On July 1, 1940, a superannuation plan was introduced by the Board to provide for the welfare, after retirement, of its employees. This plan has always been contributory in form with a deposit for services rendered prior to 1940 made by the Board. Initially a Board of Trustees (two members of staff and the Board members) administered the fund. By amendment to the Act and by regulation effective April 1, 1947, however, the entire responsibility for administering the plan was vested in the Board.

Particulars of 1951 operations are as follows:

## SUPERANNUATION FUND DURING 1951

Cash in bank and invested, January 1, 1951 .....	\$1,409,512 55	
Contributions by Board and Staff .....	333,393 37	
Interest received .....	46,204 43	
Contributions refunded .....		\$ 28,282 46
Pensions paid .....		16,979 93
Cash in bank and invested, December 31, 1951 .....		1,743,847 96
	<u>\$1,789,110 35</u>	<u>\$1,789,110 35</u>

STANDING SUPERANNUATION FUND  
AS AT DECEMBER 31, 1951

## Assets

Cash in Canadian Bank of Commerce .....	\$ 52,369 68
Investments .....	1,691,478 28
	<u>\$1,743,847 96</u>

## Liabilities

Contributions by Board and Staff to December 31, 1951, less Contributions refunded and Pensions paid . . .	\$1,743,847 96
	<u>\$1,743,847 96</u>

At the end of 1951 the balance in the Superannuation Fund was \$1,743,847.96, of which \$1,691,478.28 was held in investments and \$52,369.68 cash in bank.

## CHAPTER VI

## AUDITOR'S CERTIFICATE

20th February, 1952.

THE WORKMEN'S COMPENSATION BOARD OF ONTARIO,  
Toronto, Ontario.

Dear Sirs:

I have completed a continuous audit of the books of the Board for the year ended 31st December, 1951, and have obtained all the information and explanations I have required.

In my opinion, the attached statements of Receipts and Payments, Schedules No. 1 and No. 2 and Superannuation Fund, fairly set forth the cash transactions of the Board for the year ended 31st December, 1951.

Bank balances at the close of the year have been verified by direct communication with the Board's bankers.

The amortized book value of the investments held by the Board at 31st December, 1951, was \$103,660,400.82 and I confirmed by a physical examination the securities representing these investments as at that date.

Respectfully submitted,

A. G. CALDER, F.C.A.,  
Chartered Accountant.

# WORKMEN'S COMPENSATION BOARD

## STATEMENT OF RECEIPTS AND PAYMENTS DURING 1951

### Schedule 1

## RECEIPTS

Net Assessments, Penalties, etc.:	
Gross Assessments.....	\$24,140,919 44
Under Sec. 9.....	104,072 01
Under Sec. 85.....	50 00
Under Sec. 107.....	8,536 76
Under Sec. 113.....	3,029 69
From Department of Veterans' Affairs.....	44,618 13
From Accident Cost Refunds.....	1,998 97
From Province of Ontario for Blind Workmen.....	9,192 30
	<u>\$24,312,417 30</u>
Less:	
Assessments and Penalties Refunded.....	174,271 81
	<u>\$24,138,145 49</u>
Silicosis Assessments.....	\$ 840,163 97
Less: Refunds.....	1,199 40
	<u>838,964 57</u>
Asbestosis Assessments.....	11,033 22
From Schedule 2 and Crown employers:	
For Administration Expenses.....	\$ 188,620 18
Less:	
Refunds.....	59,756 05
	<u>128,864 13</u>
Interest:	
Investments.....	\$ 2,999,206 97
Bank Deposits.....	3,221 71
	<u>3,002,428 68</u>
	<u>\$28,119,436 09</u>
Investments:	
Principal Returned.....	2,567,948 95
	<u>\$30,687,385 04</u>
Excess of Payments over Receipts.....	282,558 70
	<u>\$30,969,943 74</u>

## PAYMENTS

Compensation other than Pensions and Deferred Compensation.....	\$ 8,233,103 05
Pensions.....	5,359,296 55
Deferred Compensation.....	417,113 95
Rehabilitation.....	8,916 31
Medical Aid.....	5,699,076 80
Silicosis:	
Compensation...\$	55,946 19
Medical Aid.....	57,234 89
Expenses.....	116,201 51
	<u>229,382 59</u>
Under Section 9.....	6,283 00
Mine Rescue Work.....	84,604 86
Administration and other Expenses.....	2,250,174 63
Safety Associations.....	466,272 83
Special Hospitalization.....	\$ 207,259 57
Less:	
Recoveries from Medical Aid and Other Accounts.....	207,435 80
	<u>—176 23</u>
Malton Convalescent Centre.....	\$ 884,345 74
Less:	
Recoveries from Medical Aid and Other Accounts.....	795,202 30
	<u>89,143 44</u>
	<u>\$22,843,191 78</u>
Advances to Staff:	
Re Accountable Warrants and Canada Savings Bonds...\$	53,375 00
Less: Repayments.....	47,188 06
	<u>6,186 94</u>
Investments:	
Securities for Permanent Investment.....	8,120,565 02
	<u>\$30,969,943 74</u>

## STATEMENT OF RECEIPTS AND PAYMENTS DURING 1951

## Schedule 2

RECEIPTS		PAYMENTS	
Employers' Deposits under Section 29.....	\$ 423,611 29	Claimants out of Deposits under Section 29.....	\$ 464,158 03
Employers' Deposits under Section 33.....	2,841,746 16	Deposits returned to Employers under Section 29.....	26,085 70
Employers' Deposits for Claimants' Moneys.....	5,800 00	Claimants out of Claimants' Moneys.....	8,198 81
From Province of Ontario for Tuberculosis.....	122,799 88	Claimants out of Tuberculosis Account.....	122,333 11
Interest:		Paid out of Deposits under Section 33:	
Investments.....	\$ 192,000 92	Compensation....	\$1,995,203 72
Bank Deposits....	410 73	Medical Aid....	891,868 34
	192,411 65		2,887,072 06
	\$3,586,368 98	Deposits returned to Employers under Section 33.....	34,721 32
Investments:			\$3,542,569 03
Principal Returned.....	160,630 66		
	\$3,746,999 64	Investments:	
Excess of Payments over Receipts.....	21,117 83	Securities for Permanent Investment.....	225,548 44
	\$3,768,117 47		\$3,768,117 47

## STATEMENT OF RECEIPTS AND PAYMENTS DURING 1951

## SUPERANNUATION FUND

RECEIPTS		PAYMENTS	
Contributed by the Board for Prior Services.....	\$ 152,265 00	Pensions Paid.....	\$ 16,979 93
Contributed by the Board and Staff for Current Services.....	181,128 37	Contributions Refunded.....	28,282 46
Interest on Investments and Bank Deposits.....	46,204 43		\$ 45,262 39
		Investments:	
		Securities for Permanent Investment.....	309,332 65
			\$ 354,595 04
		Excess of Receipts over Payments	25,002 76
	\$ 379,597 80		\$ 379,597 80

**STATISTICAL REPORT**  
**on**  
**Industrial Accidents**  
**FINALLED DURING 1950**

**The Workmen's Compensation Board**  
**ONTARIO**

OFFICES CANADA LIFE BUILDING  
330 UNIVERSITY AVENUE  
TORONTO 1





## Preface

The response to the special "Statistical Report" on work injuries finalled during 1949 was very gratifying. The main purpose of these reports is, of course, to provide additional ammunition in the battle of accident prevention. We consider that the paragraph used in this initial report best describes our aim in preparing this data. It reads as follows:

"Statistics regarding industrial accidents are only useful in so far as they assist in the removal of potential causes of injury or disease. As a basic tool in accident prevention, they show the industries where the accidents occur, the causes and type of accidents, the nature of the injury and the time loss as a result. The other side of the picture, i.e., the direct costs of accidents and those indirect costs which are sometimes overlooked, expresses the value of accident prevention in terms everyone understands."

Thinking in recent years has tended to veer away from the use of the word "accident" in describing the incident which leads to payment of compensation or medical aid. Obviously the number of "accidents" far exceeds the number of injuries involved by reason of the worker not being in the right place at the wrong time, or vice versa. Therefore, we have substituted the phrase "work injury" for "accident" in this report.

One of the major requirements in properly using statistics is an exact knowledge of the basis for your information in order that proper comparisons may be made. The Preface of our 1949 report specifically sets out these bases for the guidance of interested people in this field.

All tables in this report are based upon work injuries in which the claim was finalled for the first time during 1950.

## STATISTICAL REPORT 1950

Incidents reported as work injuries again increased over the previous year, during 1950. The following table sets forth the trend in recent years.

## WORK INJURIES REPORTED BY MONTH

MONTH	YEAR				
	1938	1942	1946	1949	1950
January.....	5,396	10,027	11,123	14,131	13,637
February.....	4,937	10,006	10,204	14,567	13,362
March.....	5,075	10,702	10,834	15,395	15,248
April.....	4,026	10,411	10,549	12,322	12,050
May.....	4,602	10,485	11,339	14,129	14,882
June.....	5,206	11,764	10,165	16,036	16,225
July.....	4,993	12,272	13,055	14,813	15,758
August.....	5,728	11,142	11,136	15,732	15,445
September.....	5,121	11,965	11,740	15,581	16,139
October.....	5,008	11,815	13,395	15,338	17,106
November.....	5,282	11,352	12,823	16,929	17,635
December.....	4,460	11,572	12,207	14,921	14,657
TOTALS.....	59,834	133,513	138,570	179,894	182,144

During 1950 there were 3,703 claims rejected by the Board and 7,762 claims in which no payments were made or further action possible by reason of full and final particulars not being supplied.

## CLAIMS FOR WORK INJURIES INVOLVING PAYMENT\*

TYPE OF CLAIM	YEAR				
	1938	1942	1946	1949	1950
Medical Aid Only					
Schedule 1.....	29,098	69,661	72,567	105,106	105,255
Schedule 2 and Crown.....	461	4,981	3,844	12,133	12,746
Totals.....	29,559	74,642	76,411	117,239	118,001
Temporary Disability					
Schedule 1.....	18,276	34,423	37,456	40,504	37,226
Schedule 2 and Crown.....	3,225	6,562	5,970	6,896	6,594
Totals.....	21,501	40,985	43,426	47,400	43,820
Permanent Disability					
Schedule 1.....	851	1,722	2,235	1,610	1,538
Schedule 2 and Crown.....	85	228	205	130	139
Totals.....	936	1,950	2,440	1,740	1,677
Death					
Schedule 1.....	221	218	195	206	166
Schedule 2 and Crown.....	55	91	51	77	59
Totals.....	276	309	246	283	225
ALL CASES.....	52,272	117,886	122,523	166,662	163,723**

\*See comment, preface 1949 Statistical Report, regarding the basis for the tables prior to 1947 in relation to subsequent years.

\*\*See later table for breakdown by class.

The constant expansion of industrial activity in Ontario in post war years is reflected in increased payrolls under Schedule 1 of the Act. In 1950, also, the increase in the maximum coverage from \$2,500 to \$3,000 has accentuated this trend, with full effect not to be seen until 1951. Payrolls dropped slightly in the lumbering and mining classes, however. Assessment rates, on the other hand, have been drastically reduced in most classes since accident costs have not risen in the same proportion despite increased benefits available. Provisional rates for 1951 have again been lowered.

### ESTIMATED WAGE EXPENDITURE, SCHEDULE 1

YEAR	WAGE EXPENDITURE
1938.....	\$ 481,275,700
1942.....	999,769,000
1946.....	1,295,440,500
1949.....	1,913,180,000
1950.....	1,917,062,000

### COMPARISON INCREASE IN PAYROLLS AND CLAIMS FOR WORK INJURIES FINALLED 1938-1950



**ESTIMATE OF WAGE EXPENDITURE, SCHEDULE 1,  
COVERED BY ASSESSMENTS RECEIVED DURING 1950**

CLASS	WAGE EXPENDITURE
1 .....	\$ 38,332,000
2 .....	66,278,000
3 .....	29,925,000
4 .....	31,470,000
5 .....	84,296,000
6 .....	41,547,000
7 .....	54,879,000
8 .....	38,022,000
9 .....	52,078,000
10 .....	280,941,000
11 .....	195,615,000
12 .....	78,883,000
13 .....	18,752,000
14 .....	23,631,000
15 .....	126,963,000
16 .....	62,214,000
17 .....	66,079,000
18 .....	78,890,000
19 .....	88,454,000
20 .....	66,173,000
21 .....	25,794,000
22 .....	68,478,000
23 .....	9,972,000
24 .....	183,473,000
25 .....	105,923,000
TOTAL.....	<u><u>\$1,917,062,000*</u></u>

\*Individual earnings in excess of \$3,000 per annum taken as \$3,000.

The number of employers under Schedule 1 of the Act has also greatly increased due, in part, to the extension of coverage to new industries.

YEAR	NO. OF EMPLOYERS SCHEDULE 1 OF THE ACT
1938.....	24,144
1942.....	25,529
1946.....	35,296
1949.....	44,549
1950.....	47,476

**NUMBER OF FIRMS IN SCHEDULE 1, BY CLASSES AND GROUPS,  
DECEMBER 31, 1950**

CLASS	Group 0	Group 1	Group 2	Group 3	Group 4	Group 5	Group 6	Group 7	Group 8	Group 9	Totals
1	981	984		131							2,096
2	61		19								80
3	459										459
4	426		371								797
5		154	6	103							263
6	182		5	119	89	102	246				743
7	14			9							23
8	174		29	141							344
9	20	18			219	19					276
10	1,342				104		612				2,058
11	87	5,456		1							5,544
12	40	342	144	14	333	5					878
13	587	47									634
14	186										186
15	771	953		191	50	214	17				2,196
16	46	220		75							341
17	153	199									352
18	1,093	375									1,468
19	283	808									1,091
20	2,499	1,098	314	178							4,089
21	269	246									515
22	285	321	796	2,498							3,900
23	118	45	274								437
24	7,287				3,412	1,439					12,138
25	196	2,730	1,197	185	1,766	494					6,568

ALL ..... 47,476

**NUMBER OF CLAIMS FOR WORK INJURIES FINALLED DURING 1950**

CLASS	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
1	2,321	4,086	96	15	6,518
2	4,065	2,063	49	10	6,187
3	1,591	491	41		2,123
4	2,471	903	88	3	3,465
5	4,937	1,951	136	19	7,043
6	2,255	796	31	5	3,087
7	1,913	431	39	6	2,389
8	3,568	1,458	49	5	5,080
9	4,729	1,310	43	4	6,086
10	15,474	3,626	289	7	19,396
11	14,699	2,397	83	3	17,182
12	2,626	777	28	1	3,432
13	947	369	21	3	1,340
14	1,451	429	13		1,893
15	6,078	2,447	88	10	8,623
16	2,505	680	41		3,226
17	1,690	675	27	1	2,393
18	1,610	506	13	9	2,138
19	2,661	642	29	1	3,333
20	4,157	1,831	41	15	6,044
21	2,351	932	53	10	3,346
22	3,963	1,199	32	8	5,202
23	1,203	421	18	3	1,645
24	11,956	5,304	150	22	17,432
25	4,034	1,502	40	6	5,582
Totals.....	105,255	37,226	1,538	166	144,185
Schedule 2.....	7,485	3,157	73	38	10,753
Crown Cases.....	5,261	3,437	66	21	8,785
GRAND TOTALS....	118,001	43,820	1,677	225	163,723

As noted in the previous Statistical Report, a new statistical card was adopted, effective January 1, 1950, incorporating information regarding date of occurrence of the accident and other additional data. The following table is the first report we have made on this basis.

**YEAR OF OCCURRENCE OF CLAIMS FOR WORK INJURIES  
FINALLED DURING 1950**

TYPE OF CLAIM	Prior to 1948	1948	1949	1950	TOTALS
Medical Aid Only.....	255	166	17,412	100,168	118,001
Temporary Disability.....	38	95	8,649	35,038	43,820
Permanent Disability.....	42	205	685	745	1,677
Death.....	2	6	17	200	225
TOTALS.....	337	472	26,763	136,151	163,723

**CLAIMS FOR WORK INJURIES REOPENED DURING 1950  
FOR FURTHER PAYMENT**

	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
Schedule 1.....	4,047	894	672	215	5,828
Schedule 2.....	353	80	68	40	541
Crown Cases.....	171	64	35	13	283
TOTALS.....	4,571	1,038	775	268	6,652

**WORK INJURY FREQUENCY AND SEVERITY RATES**

We have recognized, as noted in our previous report, the need for industry wide frequency and severity rates to better establish the effect of accident prevention efforts. As yet, however, we have not been successful in establishing a method of setting up the labour base of man hours worked. Statistical sampling methods would seem to be the best technique available but efforts of the Department of Labour (Ottawa) in this field have as yet proven fruitless. We have hesitated to make direct requests to employers under the Act for information regarding man hours worked in their firms. However, in the interests of providing better accident prevention data, we may have to take this step if other efforts fail.



## TIME LOSS, AVERAGE AGE, AND AVERAGE WAGE, 1950

CLASS	TIME LOSS*						AGE All Cases	WAGE** All Cases
	TEMPORARY DISABILITY		PERMANENT DISABILITY		DEATH CASES		Average Age (Years)	Average Weekly Wage
	Total Days	Average Days	Total Days	Average Days	Total Days	Average Days		
1	138,618	33.93	16,925	176.30	28	1.87	32.65	40.07
2	57,528	27.89	9,462	193.10	18	1.80	34.11	47.89
3	12,856	26.18	3,747	91.39	.....	.....	36.37	40.68
4	26,631	29.49	7,091	80.58	6	2.00	36.30	36.99
5	59,606	30.55	25,397	186.74	6	.32	32.78	50.81
6	20,668	25.96	3,018	97.35	380	76.00	33.35	45.48
7	15,388	35.70	5,196	133.23	0	0	39.09	52.76
8	40,263	27.63	9,910	202.24	298	60.00	36.31	47.69
9	31,844	24.31	4,904	114.05	117	29.25	36.57	46.53
10	98,183	27.08	20,039	69.34	673	96.14	33.43	45.21
11	65,359	27.51	8,189	98.66	0	0	34.52	47.69
12	27,300	35.14	4,546	162.36	0	0	34.85	42.96
13	9,942	26.94	2,646	126.00	0	0	38.50	41.00
14	9,934	23.16	1,840	141.54	.....	.....	34.90	45.04
15	61,121	24.98	10,049	114.19	149	14.90	34.46	40.22
16	19,830	29.16	4,137	100.90	.....	.....	34.85	40.90
17	18,857	27.94	3,372	124.89	11	11.00	35.77	38.65
18	13,173	26.03	2,108	162.15	0	0	34.84	34.79
19	17,036	26.54	1,860	64.14	0	0	31.50	40.29
20	53,630	29.29	4,408	107.51	0	0	33.67	41.88
21	26,464	28.39	10,873	205.15	0	0	33.55	45.62
22	31,677	26.42	3,781	118.16	24	3.00	36.59	38.75
23	13,413	31.86	2,737	152.06	0	0	34.14	49.01
24	174,486	32.90	28,208	188.05	110	5.00	34.09	44.78
25	42,619	28.37	5,559	138.98	295	49.17	36.12	31.49
Sch. 2	96,126	30.45	10,331	141.52	8	.21	36.23	44.60
Crown	90,165	26.23	6,594	99.91	5	.24	38.45	45.10
ALL....	1,272,717	29.06	216,927	129.35	2,128	9.46	34.82	43.66

\*Does not include the loss loading noted previously as applicable for the future industrial loss incurred in permanent disability or death cases. The days recorded are for lost time to the date of pensioning or death.

\*\*For the first time this year this figure is based upon the total earnings reported for cases compensated and is not, as previously was the case, the compensation basis.

## MONTH OF OCCURRENCE OF WORK INJURIES, 1950

Month of Occurrence	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
January.....	9,756	4,274	151	24	14,205
February.....	9,185	3,983	145	14	13,327
March.....	8,974	3,734	136	14	12,858
April.....	8,276	2,816	109	7	11,208
May.....	8,879	3,203	103	24	12,209
June.....	10,323	3,522	148	26	14,019
July.....	9,971	3,444	145	22	13,582
August.....	10,210	3,601	159	21	13,991
September.....	10,160	3,540	129	29	13,858
October.....	11,100	3,849	162	16	15,127
November.....	11,010	3,967	157	19	15,153
December.....	10,157	3,887	133	9	14,186
TOTALS.....	118,001	43,820	1,677	225	163,723

## LOCALITY OF WORK INJURIES, 1950

County or District	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
Algoma.....	1,688	503	25	3	2,219
Brant.....	2,589	755	42	4	3,390
Bruce.....	146	43	1	1	191
Carleton.....	4,022	1,418	66	6	5,512
Dufferin.....	72	47	2	1	122
Dundas.....	39	10	....	....	49
Durham.....	405	48	1	....	454
Elgin.....	634	183	12	....	829
Essex.....	9,236	1,428	58	5	10,727
Frontenac.....	1,580	390	14	2	1,986
Glengarry.....	22	17	....	....	39
Grenville.....	32	9	....	....	41
Grey.....	571	183	1	2	757
Haldimand.....	397	79	9	....	485
Haliburton.....	130	110	....	....	240
Halton.....	793	283	18	5	1,099
Hastings.....	1,170	808	33	8	2,019
Huron.....	151	35	2	....	188
Kenora.....	550	270	6	4	830
Kent.....	1,492	592	31	5	2,120
Lambton.....	1,504	330	17	1	1,852
Lanark.....	546	228	6	2	782
Leeds.....	717	151	5	1	874
Lennox-Addington.....	172	42	4	....	218
Lincoln.....	2,090	586	28	1	2,705
Manitoulin.....	32	10	....	....	42
Middlesex.....	4,128	1,633	55	8	5,824
Muskoka.....	629	294	27	3	953
Nipissing.....	925	452	11	6	1,394
Norfolk.....	145	65	2	....	212
Northumberland.....	135	26	2	....	163
Ontario.....	2,812	408	27	2	3,249
Oxford.....	1,068	289	9	....	1,366
Parry Sound.....	290	125	4	1	420
Patricia.....	360	140	7	1	508
Peel.....	645	110	1	1	757
Perth.....	754	135	5	1	895
Peterborough.....	1,341	254	16	3	1,614
Prescott.....	139	29	....	....	168
Prince Edward.....	53	19	3	....	75
Rainy River.....	557	292	18	5	872
Renfrew.....	1,145	403	27	5	1,580
Russell.....	20	13	....	....	33
Simcoe.....	2,012	639	21	3	2,675
Stormont.....	707	296	10	4	1,017
Sudbury.....	2,019	841	21	2	2,883
Temiskaming-Cochrane..	4,770	2,561	137	29	7,497
Thunder Bay.....	8,106	3,507	128	21	11,762
Victoria.....	265	112	5	1	383
Waterloo.....	4,139	1,152	60	2	5,353
Welland.....	7,097	7,167	133	22	14,419
Wellington.....	709	337	19	3	1,068
Wentworth.....	7,029	2,190	142	4	9,365
York.....	34,992	11,671	405	44	47,112
Not in Ontario.....	230	102	1	3	336
TOTALS.....	118,001	43,820	1,677	225	163,723

## CAUSES OF WORK INJURIES, 1950

CAUSE	Medical Aid Only	Temp. Dis.	Perm. Dis.	Death	TOTALS
<i>A. Prime Movers:</i>					
1. Motors, engines, fans, pumps, and automatic stokers.....	331	42	22	.....	395
2. Shafting, couplings, collars, set-screws, and keys.....	.....	.....	.....	.....	.....
3. Belts, lines, pulleys, chains, and sprockets.....	26	15	1	.....	42
4. Gears, cogs, cams, and friction wheels..	1	.....	.....	.....	1
Totals.....	358	57	23	.....	438
<i>B. Working Machines:</i>					
1. Brick-making machines.....	3	1	.....	.....	4
2. Glass-making machines.....	8	.....	.....	.....	8
3. Pottery-making machines.....	4	.....	.....	.....	4
4. Stone-working machines.....	8	2	.....	.....	10
5. Mine-drills, etc.....	65	33	4	1	103
6. Contracting machines.....	56	41	5	1	103
7. Metal-working machines, n.e.s.....	599	200	155	2	956
8. Abrasive wheels.....	2,609	135	23	.....	2,767
9. Drilling and reaming machines.....	1,268	131	20	1	1,420
10. Lathes.....	567	25	2	.....	594
11. Milling machines.....	77	11	3	.....	91
12. Pneumatic tools.....	304	30	1	.....	335
13. Presses—cutting, shaping, forming.....	661	181	158	4	1,004
14. Shearing and punching machines.....	115	33	13	.....	161
15. Wire-working machines.....	20	5	.....	.....	25
16. Welding and heat-cutting machines.....	1,397	65	2	.....	1,464
17. Wood-working machines, n.e.s.....	56	21	5	1	83
18. Planers, jointers, and edgers.....	99	24	21	1	145
19. Saws.....	818	245	129	4	1,196
20. Shapers, moulders, and headers.....	17	8	6	.....	31
21. Pulp and paper-making machines.....	7	2	1	.....	10
22. Barkers.....	1	.....	.....	.....	1
23. In-running rolls.....	10	3	.....	.....	13
24. Paper-products and printing machines, n.e.s.....	40	15	.....	1	56
25. Cutting machines.....	12	8	1	.....	21
26. Presses—printing and embossing.....	40	13	3	.....	56
27. Stayers.....	5	4	.....	.....	9
28. Tanning machines.....	2	1	.....	.....	3
29. Leather-working machines.....	17	7	1	.....	25
30. Rubber-working machines.....	37	7	4	.....	48
31. Textile machines, n.e.s.....	29	8	4	.....	41
32. Carders.....	2	1	.....	.....	3
33. Pickers.....	2	3	.....	.....	5
34. Sewers.....	255	18	.....	.....	273
35. Finishers and launderers.....	13	8	.....	.....	21
36. Knitters.....	12	1	.....	.....	13
37. Cutters.....	26	4	.....	.....	30
38. Weavers.....	11	.....	.....	.....	11
39. Spinners.....	16	8	7	.....	31
40. Food-products, laboratory, and tobacco machines, n.e.s.....	93	50	7	.....	150
41. Baking machines.....	14	6	1	.....	21
42. Bottling machines.....	26	8	.....	.....	34
43. Office machines.....	3	.....	.....	.....	3
Totals.....	9,424	1,366	576	16	11,382

## CAUSES OF WORK INJURIES, 1950—Continued

CAUSE	Medical Aid Only	Temp. Dis.	Perm. Dis.	Death	TOTALS
<i>C. Hoisting Apparatus:</i>					
1. Elevators.....	203	53	8	4	268
2. Cranes.....	97	54	12	2	165
3. Conveyors.....	439	109	40	1	589
4. Mine cages.....	1	3	.....	.....	4
5. Other hoisting apparatus.....	113	67	5	.....	185
Totals.....	853	286	65	7	1,211
<i>D. Dangerous Substances:</i>					
1. Steam escapes.....	34	10	.....	.....	44
2. Explosives.....	224	80	13	4	321
3. Electric currents.....	84	24	1	17	126
4. Conflagrations.....	2	.....	.....	2	4
5. Hot and inflammable substances and flames.....	1,630	760	13	10	2,413
6. Corrosive substances.....	573	106	4	1	684
7. Poisonous and deleterious substances...	838	637	68	11	1,554
Totals.....	3,385	1,617	99	45	5,146
<i>E. Stepping on or Striking Against Objects:</i>					
1. Stepping on objects.....	1,732	310	1	.....	2,043
2. Striking against objects.....	8,573	5,559	41	.....	14,173
Totals.....	10,305	5,869	42	.....	16,216
<i>F. Falling Objects:</i>					
1. From collapse of structure.....	122	82	2	.....	206
2. From elevations.....	7,382	1,002	39	15	8,438
3. In mines and quarries.....	49	42	3	4	98
4. Other.....	791	373	2	.....	1,166
Totals.....	8,344	1,499	46	19	9,908
<i>G. Handling Objects:</i>					
1. Heavy objects—loading, carrying, rolling or piling.....	50,573	25,960	403	18	76,954
2. Sharp objects.....	1,394	212	9	.....	1,615
3. Hand trucks, carts, and wheelbarrows...	1,090	253	21	1	1,365
Totals.....	53,057	26,425	433	19	79,934
<i>H. Tools.....</i>	6,012	1,343	54	.....	7,409
<i>I. Runaways and Animals:</i>					
1. Runaways.....	9	4	1	.....	14
2. Animals.....	332	67	6	1	406
Totals.....	341	71	7	1	420

## CAUSES OF WORK INJURIES, 1950—Continued

CAUSE	Medical Aid Only	Temp. Dis.	Perm. Dis.	Death	TOTALS
<i>J. Moving Trains, Vehicles, etc.:</i>					
1. Train wrecks.....	8	3	3	1	15
2. Caught in switch or hit fixed objects.....	2	.....	.....	2	4
3. Struck by or caught between cars and engines.....	9	15	.....	4	28
4. Other causes, cars, and engines.....	63	78	14	21	176
5. Mine and quarry cars.....	29	17	1	.....	47
6. Automobiles and other power vehicles.....	1,365	395	37	38	1,835
7. Animal-drawn vehicles.....	15	14	1	.....	30
8. All other vehicles, including boats.....	60	13	4	1	78
Totals.....	1,551	535	60	67	2,213
<i>K. Falls of Persons:</i>					
1. From elevations.....	777	308	33	19	1,137
2. From ladders.....	517	260	24	2	803
3. Into excavations, pits and shafts.....	177	63	2	1	243
4. On level.....	5,466	2,541	96	6	8,109
5. Into elevator shafts.....	9	2	.....	.....	11
6. From vehicles.....	338	184	3	1	526
7. From collapse of support.....	70	86	10	.....	167
8. On steps.....	787	182	6	2	977
9. From tool slipping.....	9	14	.....	.....	23
Totals.....	8,150	3,640	174	32	11,996
<i>L. Flying Fragments.....</i>	15,045	800	69	4	15,918
<i>M. All Other Causes:</i>					
1. Doors, gates, windows, and covers.....	751	140	25	.....	916
2. Inhalation of gases, fumes, etc.....	69	8	1	3	81
3. Immersion in water and drenchings.....	8	1	.....	6	15
4. Exposure.....	179	125	1	3	308
5. Violence.....	148	22	2	2	174
6. Cave-ins.....	4	12	.....	1	17
7. Not elsewhere specified.....	17	4	.....	.....	21
Totals.....	1,176	312	29	15	1,532
GRAND TOTALS.....	118,001	43,820	1,677	225	163,723

The preceding table has been in use in the current form since 1917. In many ways it has been quite useful but, at the present time, it is considered that a better analysis of the various factors entering into the happening of a work injury is necessary. For example, under the present code, a work injury occurs while a man is operating a certain machine: any number of things could have happened, but the machine is charged with any work injury, which obviously limits any accident prevention work as a result of the statistics provided. Effective January 1, 1951, a new cause factor code was adopted which will enable us to better analyze the real background of work injuries. Our next statistical report will contain the first cause table on this basis.



Again, in 1950, most work injuries involved the handling of objects (48.8%), with stepping on or striking against objects (9.9%), flying fragments (9.7%), falls of persons (7.3%), and working machines (7.0%), following in that order. This serves to again emphasize the need for proper safeguarding of dangerous hazards and handling of objects. The following table regarding the nature of injuries indicates the results of these work injuries, predominately in cuts, lacerations, bruises and strains.

## NATURE OF INJURIES, 1950

## Temporary Disability Cases

Class	Bruises, Con- tusions and Abrasions	Cuts, Lacera- tions and Punctures	Fractures	Crushes	Sprains, Strains, Twisting and Wrenching	Scalds and Burns	Eye Injuries	Herniae	Internal Injuries	Concussion (Brain, Spine, etc.)	Dislocations	All Other Injuries	Industrial Dis- eases (Sch. 3)	TOTALS
1	826	2,235	277	52	442	36	108	58	.....	.....	11	22	19	4,086
2	485	1,059	126	22	209	22	53	49	.....	.....	6	12	20	2,063
3	112	237	30	5	54	3	13	14	.....	.....	.....	2	21	491
4	182	457	67	14	96	17	25	25	.....	1	3	6	10	903
5	340	1,001	183	19	192	41	63	59	1	2	6	12	32	1,951
6	162	375	81	17	77	16	29	16	.....	.....	1	4	18	796
7	52	223	41	5	36	26	11	24	.....	.....	.....	3	10	431
8	201	688	109	33	135	126	66	61	.....	.....	1	8	30	1,458
9	199	710	99	34	118	29	55	37	1	.....	3	9	16	1,310
10	575	1,927	268	52	301	102	151	101	.....	.....	10	24	115	3,626
11	322	1,210	196	23	286	66	103	119	1	.....	6	16	49	2,397
12	46	414	54	5	130	44	19	25	.....	.....	.....	5	35	777
13	55	188	29	4	50	5	11	9	.....	.....	.....	2	16	369
14	84	234	29	2	37	11	5	14	.....	.....	1	2	10	429
15	367	1,240	219	30	335	75	30	86	.....	.....	7	16	42	2,447
16	122	337	38	19	63	13	15	34	.....	.....	.....	4	35	680
17	97	398	36	3	62	8	16	21	1	.....	.....	4	29	675
18	100	246	33	6	43	27	9	19	.....	.....	1	3	19	506
19	87	353	48	28	67	8	17	20	.....	.....	3	5	6	642
20	223	996	155	34	290	21	39	36	1	3	10	14	9	1,831
21	122	475	108	21	113	23	28	21	.....	1	3	7	10	932
22	157	679	87	18	136	18	24	41	1	3	7	8	20	1,199
23	64	227	31	4	49	15	15	9	.....	.....	1	2	4	421
24	858	2,560	527	90	706	135	191	103	1	3	23	38	69	5,304
25	236	773	119	14	165	80	16	48	.....	1	6	11	33	1,502
Sch. 2.....	341	1,703	312	27	437	60	91	112	.....	2	14	19	39	3,157
Crown....	413	1,771	300	51	557	75	59	115	1	3	8	21	63	3,437
ALL.....	6,828	22,716	3,602	632	5,186	1,102	1,262	1,276	8	19	131	279	779	43,820



## NATURE OF INJURIES, 1950

## Permanent Disability Cases

Part of Body Affected	Per Cent. Impairment of Physical Capacity										TOTALS	
	0.0-9.9	10.0-19.9	20.0-29.9	30.0-39.9	40.0-49.9	50.0-59.9	60.0-69.9	70.0-79.9	80.0-89.9	90.0-99.9		100
Foot.....	62	14	5	2	1							84
Leg.....	31	20	9	3	7	3	1				3	77
Head.....	4	2	1		1	3					1	12
Face.....	5	5										10
Eye.....	39	57	1	2							2	101
Ear.....	2											2
Arm.....	47	13	7	4	8	4	8	2			1	94
Hand.....	66	16	7	2	10	1					1	103
Thumb and Four Fingers.....				1	1							2
Thumb and Three Fingers.....												
Thumb and Two Fingers.....	2	1		1								4
Thumb and One Finger.....	2				1							3
Thumb.....	103	8	1		1							113
One Finger.....	729	27										756
Two Fingers.....	55	7										62
Three Fingers.....	48	11	1	2								62
Four Fingers.....	8	4	2	2				1				17
Internal Organs.....											1	1
Industrial Diseases.....	1	4	4	12	4	10		11			23	69
All Others.....	48	33	12	4		2	1	1	1		3	105
TOTALS.....	1,252	222	50	35	34	23	10	15	1		35	1,677

**NATURE OF INJURIES, 1950**  
**Industrial Diseases**

Description of Disease	Medical Aid Only	Temp. Dis.	Perm. Dis.	Death	TOTALS
Anthrax; Ankylostomiasis; Compressed air illness or caisson disease; Poisoning by carbon bisulphide or its sequelae; Any Respiratory Disorder due to inhalation of materials used in non-offset sprays.....	1	8	....	....	9
Lead Poisoning or its sequelae.....	83	14	....	....	97
Mercury Poisoning or its sequelae; Phosphorus Poisoning or its sequelae; Arsenic Poisoning or its sequelae; Chrome Poisoning; Cadmium Poisoning.....	....	2	....	....	2
Brass or Zinc or Nickel Poisoning or its sequelae.....	....	2	....	....	2
Ulceration of the corneal surface of the eye, due to tar, pitch, bitumen, mineral oil or paraffin or any compound product, or residue of any of these substances.....	2	6	....	....	8
Carbon Dioxide Poisoning or its sequelae; Carbon Monoxide Poisoning or its sequelae....	20	7	1	1	29
Stone Workers' or Grinders' Phthisis; Silicosis; Pneumoconiosis.....	8	7	62	10	87
Poisoning by Nitrous Fumes or its sequelae....	....	3	....	....	3
Poisoning by nitro- and amino-derivatives of benzine, phenol, and their homologues (tri- nitrotoluene, dinitrophenol, anilin and others), or the sequelae.....	....	1	....	....	1
Poisoning by chlorinated hydro-carbons (carbon tetrachloride, trichlorethylene, tetrachlore- thane, trichlornaphthalene and others), or the sequelae.....	3	6	....	....	9
Epitheliomatous cancer or ulceration of the skin, due to tar, pitch, bitumen, mineral oil or paraffin, or any compound, product, or residue of any of these substances.....	3	2	....	....	5
Bursitis; Inflammation of the synovial lining of the wrist joints and tendon sheaths.....	34	54	....	....	88
Dermatitis (Venenata).....	768	633	6	....	1,407
Infected Blisters.....	19	33	....	....	52
Section 1, sub-section (h) "Industrial Disease" shall mean—any other disease peculiar to or characteristic of a particular industrial process, trade or occupation.....	5	1	....	....	6
TOTALS.....	946	779	69	11	1,805

## DEATH CASES, 1950

Number of Cases	
Pension Awards.....	168
Lump Sums.....	4
Burial Expenses and Medical Aid Only.....	40
Burial Expenses Only.....	13
TOTALS.....	225

## Number, Relationship, and Residence of Dependants

Relationship of Dependants	Resident in Ontario	Not Resident in Ontario	TOTALS
Widow.....	150	12	162
Child.....	168	12	180
Foster Mother.....	1	..	1
Parent or Parents.....	6	10	16
TOTALS.....	325	34	359

It will be noted that for many years the percentage of death (and permanent disability) claims to total work injuries has been falling, which is an excellent sign that efforts in the field of accident prevention and medical service are being successful.

The preceding table does not include cases which may have been finalled previously as permanent or temporary disabilities and then subsequently die, e.g., silicosis pensioners, paraplegics, etc., even though the death claim may be allowed and an additional award made. These cases are included among the 268 reopened death claims as listed in a previous table. Each of the Board's pensioners who die must also be processed as a potential death claim but these cases are not included among the reopened case total unless a further award is made.

## Total and Average Compensation and Medical Aid Costs, 1950

The table produced hereafter includes the total compensation costs incurred (in all years) for the claims finalled during 1950, and the medical aid costs to the end of 1950 for those claims.

It is very likely that some claims finalled during the year will be reopened for further compensation awards and many will be reopened for the payment of medical accounts not yet received. These are not average cases however and, therefore, are not tabulated.

The present trend of increase in both total and average awards will of course continue, due to the increased compensation basis of 75% now in effect and increased coverage of \$4,000 which will be in force after January 1, 1952.





**TOTAL AND AVERAGE COMPENSATION AND MEDICAL AID COSTS, 1950, SCHEDULE 1, BY CLASSES**

**Compensation Costs**

CLASS	TEMPORARY DISABILITY CASES				PERMANENT DISABILITY CASES				DEATH CASES				ALL CASES					
	For Temporary Disability		For Temporary Disability		For Permanent Disability				For Temporary Disability		For Death Benefits						For Funeral Expenses	
	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average				
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.				
1	564,822.34	138.23	55,447.12	577.57	211,589.59	2,204.06	129.17	8.61	61,278.00	4,085.20	2,238.50	149.23	895,504.72	213.37				
2	279,781.91	135.62	40,057.16	817.49	111,146.95	2,268.11	88.99	8.90	59,687.00	5,968.70	1,189.00	118.90	491,951.01	213.81				
3	54,074.42	110.13	14,296.30	348.69	45,969.05	1,121.20							114,339.77	214.92				
4	96,341.47	106.69	26,585.58	124.84	70,799.89	804.54	24.19	8.06	32,244.00	10,748.00	375.00	125.00	228,370.15	229.75				
5	284,509.94	145.83	91,374.81	671.87	498,661.90	1,666.63	54.09	2.85	139,430.00	7,338.42	2,563.40	14.92	1,016,594.14	482.71				
6	99,729.77	125.29	11,212.91	426.22	88,405.58	2,851.79	1,549.18	309.84	43,372.00	8,674.40	640.00	128.00	216,909.44	296.77				
7	79,560.55	184.60	20,950.98	538.23	146,799.55	3,764.09			51,536.00	8,589.33	757.55	126.26	299,644.63	629.51				
8	182,529.80	125.28	15,611.62	726.97	142,379.00	2,905.69	1,179.58	215.92	35,640.00	7,128.00	780.00	156.00	498,130.00	263.11				
9	164,348.14	125.46	19,267.33	418.08	78,221.90	1,819.11	543.59	135.90	41,200.00	10,300.00	500.00	125.00	304,080.96	224.08				
10	428,198.09	118.09	84,198.48	291.34	445,219.00	1,540.55	2,582.94	368.99	60,578.00	8,654.00	1,085.00	155.00	1,021,861.51	260.55				
11	125,222.40	116.88	14,538.45	416.13	123,109.00	1,483.24	781.23	260.41	27,051.00	9,017.00	477.80	159.27	511,179.88	205.87				
12	98,682.27	127.00	18,063.48	645.12	125,555.75	4,484.13			2,458.00	2,458.00	125.00	125.00	244,884.50	101.83				
13	46,581.51	126.24	14,768.67	703.27	45,470.50	2,165.26			21,006.00	7,002.00	375.00	125.00	128,301.68	126.21				
14	51,218.01	119.39	5,444.21	411.09	8,633.00	664.08							65,195.22	147.50				
15	271,508.17	110.96	12,375.73	167.91	106,092.25	1,205.59	671.62	67.16	91,792.00	9,179.20	1,320.00	132.00	503,759.77	197.94				
16	83,095.00	122.20	16,020.49	390.74	79,588.45	1,941.18			8,275.00	8,275.00	125.00	125.00	178,703.94	247.86				
17	80,345.26	119.03	16,446.46	609.13	57,270.50	2,121.13	58.78	58.78					159,521.00	276.91				
18	49,319.51	97.47	6,882.95	529.46	24,735.00	1,902.69			18,578.00	4,286.44	1,037.00	115.22	120,552.46	228.32				
19	74,314.60	115.75	6,240.28	215.18	40,679.50	1,402.74	28.85	28.85	10,398.00	10,398.00	165.00	165.00	131,826.25	196.17				
20	224,806.54	122.78	16,729.41	408.04	73,485.50	1,792.33	9.22	61	124,125.00	8,275.00	1,960.70	130.71	441,116.57	233.77				
21	131,710.57	141.32	40,523.78	764.60	103,189.50	1,946.97			82,551.00	8,225.20	1,484.40	148.44	359,160.25	360.97				
22	132,364.74	110.40	12,927.72	403.99	25,097.50	784.30	92.52	11.57	86,743.00	10,842.88	1,019.70	127.46	258,245.18	208.43				
23	69,030.28	163.97	12,958.04	719.89	39,047.00	2,169.28			27,860.00	9,289.66	500.25	166.75	149,404.57	318.02				
24	758,206.24	142.95	90,914.79	663.43	274,134.73	1,828.90	2,185.28	99.33	173,329.00	7,878.39	2,915.35	112.52	1,110,487.39	239.31				
25	150,911.44	100.47	17,121.62	428.03	54,727.25	1,368.18	1,574.36	262.39	44,796.00	5,799.33	780.00	130.00	259,910.07	167.90				
ALL	4,781,214.97	128.51	753,507.97	489.93	3,020,207.84	1,963.72	11,553.59	69.60	1,250,637.00	7,511.96	22,414.65	135.02	9,819,535.02	252.75				



**TOTAL AND AVERAGE COMPENSATION AND MEDICAL AID COSTS, 1950, SCHEDULE 1, BY CLASSES**  
**Medical Aid Costs**

CLASS	When Medical Aid Only		In Temporary Disability Cases		In Permanent Disability Cases		In Death Cases		FOR ALL CASES	
	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average
1	\$ 27,209.79	\$ c. 11.72	\$ 244,755.30	\$ c. 59.90	\$ 54,740.11	\$ c. 570.21	\$ 976.37	\$ c. 50.27	\$ 327,681.57	\$ c. 50.27
2	37,671.45	9.27	165,490.30	80.22	41,206.68	840.95	1,421.73	65.09	245,790.16	39.73
3	24,995.34	15.71	28,505.14	58.06	11,888.20	289.96		142.17	65,388.68	30.80
4	20,566.65	8.32	65,509.94	72.55	19,050.51	216.48	60.85	20.28	105,187.95	30.36
5	46,295.87	9.38	149,931.88	76.85	76,801.90	564.72	1,603.87	84.41	274,633.52	38.99
6	17,284.91	7.67	60,548.40	76.07	8,873.28	286.23	1,911.72	382.34	88,618.31	28.71
7	20,579.65	10.76	61,571.26	142.86	9,921.89	254.41	1,251.74	208.62	93,324.54	39.06
8	34,410.91	9.64	74,461.48	51.07	18,411.45	375.74	407.10	81.42	127,690.94	25.14
9	43,483.31	9.20	78,951.24	60.27	18,652.33	433.78	1,320.25	330.06	142,407.13	23.40
10	154,720.72	10.00	243,874.06	67.26	63,573.02	219.98	181.45	25.92	462,349.25	23.84
11	119,217.99	8.11	176,793.36	73.76	19,123.24	230.40	2,653.97	884.66	317,788.56	18.50
12	36,098.17	13.75	54,487.18	70.13	27,007.63	964.56	73.95	73.95	117,666.93	34.29
13	8,067.30	8.52	31,008.60	84.03	6,442.57	306.79	157.25	52.42	45,675.72	34.09
14	12,858.24	8.86	34,326.04	80.01	3,849.83	296.14			51,034.11	26.96
15	67,873.18	11.17	132,686.46	54.22	30,255.17	343.81	5,520.00	552.00	236,334.81	27.41
16	21,563.42	8.61	48,612.14	71.49	12,716.83	310.17			82,892.39	25.70
17	15,925.06	9.42	46,779.76	69.30	16,876.61	625.06			80,959.38	33.75
18	12,086.88	7.51	26,320.72	52.02	13,024.88	1,001.91	1,377.95	1,377.95	52,713.78	24.66
19	38,035.79	14.29	40,679.24	63.36	9,345.32	322.25	1,281.30	142.37	88,273.20	26.48
20	37,869.58	9.11	125,935.94	68.78	14,237.34	347.25	212.85	212.85	178,354.21	29.51
21	26,229.14	11.16	72,782.84	78.09	32,433.21	611.95	311.35	20.76	131,565.29	39.32
22	46,685.49	11.78	82,513.70	68.82	12,359.73	386.24	120.10	12.01	142,380.27	27.37
23	14,595.90	12.13	41,478.76	98.52	11,006.15	611.45	821.35	102.67	67,295.51	40.91
24	137,926.51	11.54	308,214.44	58.11	93,276.49	621.84	214.70	71.57	544,053.50	31.21
25	54,670.17	13.55	97,339.62	64.81	16,346.49	408.66	4,636.06	210.73	168,852.88	30.25
ALL	1,076,921.42	10.23	2,493,557.80	66.98	641,420.86	417.05	27,012.51	162.73	4,238,912.59	29.40



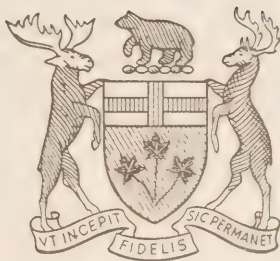




Report for 1952 of

# The Workmen's Compensation Board

Ontario



ONTARIO

*Printed by Order of*

The Legislative Assembly of Ontario

SESSIONAL PAPER No. 14

TORONTO

Printed and Published by Baptist Johnston, Printer to the Queen's Most Excellent Majesty

1953

TO THE HONOURABLE THE LIEUTENANT-GOVERNOR  
OF THE PROVINCE OF ONTARIO

MAY IT PLEASE YOUR HONOUR:

The undersigned begs leave respectfully to present to Your Honour the annual report of the Workmen's Compensation Board for the year 1952.

CHARLES DALEY,  
Minister of Labour.

March 2nd, 1953.



## THE WORKMEN'S COMPENSATION BOARD

---

E. E. SPARROW, Chairman  
JOHN F. CAULEY, Vice-Chairman  
E. C. STEELE, M.D., Commissioner  
S. R. JOHNSTON, Solicitor  
H. W. FORSTER, Secretary



# FINANCIAL REPORT FOR 1952

OF

## THE WORKMEN'S COMPENSATION BOARD ONTARIO

### OFFICES:

4th Floor, Canada Life Building,  
330 University Ave., Toronto.

TO HIS HONOUR THE LIEUTENANT-GOVERNOR:

The Workmen's Compensation Board begs to submit its Report of financial operations during the year 1952.

### GENERAL REVIEW

The year 1952 was highlighted by the introduction of a five day waiting period for compensable work injuries, automatic group balance control by assessment rating and the nearing completion of a new building in which to improve our efficiency in handling claims. New peaks were reached in all aspects of operations.

### OPERATIONS' COMPARISON, 1951-1952

	1951	1952
Incidents reported as work injuries.....	202,645	209,974
Benefits awarded under the Act:		
Schedule 1.....	\$21,206,053 87	\$24,776,632 57
Schedule 2.....	3,793,466 88	4,250,645 35
TOTAL.....	\$24,999,520 75	\$29,027,277 92
Estimated payroll covered by receipts during the year:		
Schedule 1.....	\$2,391,000,000	\$2,901,846,000
Number of employers under Act at December 31st:		
Schedule 1.....	47,858	49,917

### Schedule 1 Receipts

Assessment receipts during 1952 totalled \$22,381,083.83, of which \$232,243.24 was from refunds and application of sections of the Act as penalties. An additional \$1,424,400.00 is estimated as receivable on account of outstanding assessments and adjustments due on 1952 payrolls. Silicosis assessments amounting to \$839,786.42 and asbestosis assessments of \$17,740.82 were received during the year.

The average rate of assessment charged employers during 1952 amounted to \$ .76 per \$100 of payroll. It should be noted that this low average rate resulted partially from a rating policy designed to reduce certain excess group balances, as will be described in a later section.

### Schedule 1 Expenditures

Compensation and medical aid awards for other than silicosis claims (Class 5) during 1952 amounted to \$23,913,404.04, including all payments made for claims regardless of the year in which the work injury occurred. It is estimated that an additional \$12,129,900.00 will be required during 1953 to bring outstanding and continuing claims to finality. Other outlays during 1952 were \$1,724,226.29 for administration expenses (including \$66.00 debit adjustment of prior years' expenses), \$228,660.14 for service outlays, \$91,398.62 for mine rescue work, \$888,419.06 grants to accident prevention associations (including \$325,048.79 transferred to Staff Superannuation Fund for employees' prior services), \$61,686.58 for the Malton Convalescent Centre (charges in excess of receipts for treatment of injured workmen), \$25,063.69 to provide special facilities for the treatment of paraplegics, \$89,325.30 for special arrangements with the Toronto General and Western Hospitals and \$17,248.36 for legal expenses under Section 9 of the Act.

Total expenditures and charges during the year amounted to \$27,039,432.08.

Silicosis awards during 1952 amounted to \$863,228.53 and expenses to \$165,059.10, a total of \$1,028,287.63. There were no asbestosis claims made during 1952 in the mining industry. Expenses totalling \$1,901.00 were charged the Asbestosis Account for x-ray examinations, etc.

### Class and Group Balance Control—Schedule 1

During late 1951 and 1952, a special actuarial survey was completed to determine the position of funds by class and group in Schedule 1 and to establish the proper level at which such balances should be maintained, in relation to optimum balances to be reviewed annually by an independent consulting actuary. Action was taken during 1952 to reduce excess balances and, in some cases, experience during the year was such that excess balances were completely dispersed and deficiencies now exist. Actual balance less outstanding claim cost will be related to optimum balance, annually, and immediate action taken by retroactive assessment rate reduction to reduce excesses. Deficiencies will be offset by provisional rate increases.

### Creation of Pension Fund Contingency Reserve—Schedule 1

During 1952, as a result of an actuarial survey of the Schedule 1 Pension Fund, the Board adopted the recommendation of our consulting actuary to create a Pension Fund Contingency Reserve of approximately 10% of the liability in the Pension Fund over a ten year period. The creation of this reserve is necessary due to the increased longevity which has become increasingly evident in our mortality experience which prejudices the position of earlier capitalizations made in the fund, as well as other contingencies not covered adequately at the present time. The sum of \$750,000.00 was transferred from class balances to this reserve during 1952.

### Schedule 2 and Crown Industries

The Dominion and Provincial governments along with the employers in Schedule 2 pay for work injuries in their industries as they arise on the adjudication of claims by the Board. Their accident cost figures appear in the total of benefits awarded but since they do not pay assessments to the Board on a percentage of payroll there is no inclusion of assessment figures.

The total benefits awarded for these groups during 1952 amounted to \$4,250,645.35, of which \$3,188,651.45 was for compensation and \$1,061,993.90 for medical aid. See Chapter IV for further particulars.

#### **Malton Convalescent Centre**

During 1952, there were 3,736 patients admitted and 3,772 discharged, representing an increase of 85 patients treated over the previous year. It is not expected that present facilities will permit a much higher case load, although shorter treatment periods and higher turnover could have this effect. We are now in a position, for the first time, where we are unable to handle some requests from active treatment hospitals for transfer of bed patients to the Centre. Approximately 60% of the cases handled represent varying degrees of medical and surgical problems which account, in part, for the length of stay of 41 days, which is the average for 1952.

Costs have continued to rise and during 1952 the Board purchased the buildings being occupied at Malton. Since this installation was originally constructed for temporary use, maintenance costs have increased sharply. We are still able, however, to provide services at a much lower rate than available elsewhere.

During the year, many interested groups from labour and management have inspected the Centre and many observers have come from distant parts of the world to study our methods and operations. Special medical guests have investigated our physical medicine and rehabilitation departments. Reports from these groups have been most encouraging concerning treatment methods used and our system of handling the case load. Industry continues to co-operate in placing those discharged at suitable work so that, by the co-operative efforts of the Board, the attending doctors, labour and management, the eventual loss to industry through industrial work injuries is being kept at a minimum.

#### **New Office Building, 90 Harbour Street**

Much encouragement has been forthcoming for all members of the Board's staff from the imminent completion of our new office building. Any person who has ever visited us at our present location will appreciate the many difficulties resulting from inadequate space and other facilities.

It is expected that some departments will be moving in April and that shortly thereafter all of us, united in our common desire to improve efficiency and service, will have greater scope for operations in the excellently appointed accommodation being prepared.

#### **Depreciation—Capital Equipment, Buildings, etc.**

The Board was faced during 1952, for the first time, with the problem of making capital purchases on a large scale. Previously, purchases of office equipment were considered in the nature of replacement costs and written off completely in one year. The purchase of buildings at our Malton Convalescent Centre during 1952, large purchases of steel office equipment and machines during 1951-1952 and the prospective purchase of land and buildings at 90 Harbour Street have made the adoption of depreciation procedures necessary.

Each type of capital item will now, therefore, be depreciated in accordance with recognized accounting procedures. Further details for 1952 are given in Chapter II.

#### From Commencement of Act

Since January 1, 1915, when the Act first went into effect, there have been 3,337,431 incidents reported as work injuries to the Board and \$349,927,279.13 awarded as benefits.

#### Contents of Report

The remaining chapters of this report deal with the subjects as listed:

Chapter II—Expenses analyses.

Chapter III—Statement and Summary Schedule 1 Accounts.

Chapter IV—Statement and Summary Schedule 2 Accounts.

Chapter V—Statement and Summary Superannuation Fund.

Chapter VI—Auditor's Report and Certificate.

#### Supplementary Statistical Summary

A supplementary statistical report dealing with the accident experience and including discussions of the trends indicated for claims finalled during 1952 is being prepared and will be made available upon request. The printed edition of the 1951 Statistical Report is bound as an appendix to this report.

Dated at Toronto, this 25th day of February, 1953.

E. E. SPARROW,  
Chairman.

J. F. CAULEY,  
Vice-Chairman.

E. C. STEELE,  
Commissioner.



## CHAPTER II

## ADMINISTRATION AND SPECIAL SERVICE EXPENSES

ANALYSIS OF ADMINISTRATION EXPENSES  
AND SERVICE OUTLAYS DURING 1952

	Total Expenses
Salaries of Board and Staff.....	\$1,656,148 34
Travelling and Other Expenses of Board and Staff.....	139,963 70
Printing, Stationery and Office Supplies.....	134,964 27
Postage and Excise Stamps.....	88,507 53
Telephone, Telegraph and Express.....	18,420 64
Legal Expenses, Witness Fees, etc.....	2,318 69
Insurance and Security Service.....	18,648 35
Auditor's Services, under instruction of Lieutenant-Governor in Council.....	4,000 00
Office Rent.....	81,591 60
Equipment depreciated fully during year.....	11,038 31
Miscellaneous Services, Equipment Rental and Repairs.....	66,624 83
Board's Contribution to Staff Superannuation Fund.....	94,956 04
	<u>\$2,317,182 30</u>
Less:	
Portion attributable to Malton Convalescent Centre for Services Rendered by Head Office Staff.....	65,986 59
	<u>\$2,251,195 71</u>
Adjustment for Depreciations:	
Less:	
Equipment purchased during 1951 not depreciated in accordance with current Board policy.....	85,018 76
Plus:	
Depreciation charged during 1952.....	26,506 12
	<u>\$2,192,683 07</u>

SCHEDULE FOR PRO RATION OF  
ADMINISTRATION EXPENSES AND SERVICE OUTLAYS

Silicosis Account.....	\$ 48,966 00
Asbestosis Account.....	91 00
Special Hospital Account.....	11,729 00
Safety Associations.....	26,827 00
Schedule 2 Employers.....	75,917 14
Dominion of Canada.....	60,683 00
Province of Ontario.....	15,649 50
Schedule 1 Employers—	
Charged as Administration Expense.....	\$1,724,160 29
Charged as Medical Service Outlays.....	228,660 14
	<u>1,952,820 43</u>
	<u>\$2,192,683 07</u>

The gross expenses of the Board in administering claims amounted to \$2,192,683.07, of which \$1,952,820.43\* was charged directly to Schedule 1 (\$1,724,160.29 as administration expenses and \$228,660.14 as medical and investigatory service outlays). The remaining expenses were pro rated to the classes through the media of the special service accounts listed. Schedule 2 and Crown employers were charged a total of \$152,249.64 for administration.

\*Debit adjustment of \$66.00 for prior years to be added to this item.

## Special Services

## MINE RESCUE WORK ACCOUNT, 1952

Maintenance of Stations, Salaries and Supplies.....	\$ 91,398 62
TOTAL CHARGED TO CLASS 5.....	<u>\$ 91,398 62</u>

## SPECIAL HOSPITAL ACCOUNT

Payments for Services:		
Toronto General Hospital.....	\$ 200,841 95	
Toronto Western Hospital.....	33,740 00	
	<u>234,581 95</u>	
Less:		
Recoveries from Medical Aid and other accounts.....	156,985 65	77,596 30
Pro Rata Share of the Board's Administration Expenses.....		11,729 00
TOTAL CHARGED TO SCHEDULE 1.....		<u>\$ 89,325 30</u>

## PARAPLEGIC ACCOUNT

Doctors' Fees, Equipment and Supplies.....	\$ 25,063 69
TOTAL CHARGED TO SCHEDULE 1.....	<u>\$ 25,063 69</u>

## GRANTS TO SAFETY OR ACCIDENT PREVENTION ASSOCIATIONS, 1952

Association	Class	Total Grants
Lumbermen's Safety Association.....	1	\$ 60,000 00
Ontario Pulp and Paper Makers' Safety Association.....	2	20,285 00
Mines Accident Prevention Association of Ontario.....	5	30,050 00
Industrial Accident Prevention Associations	3, 4, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 23 (0)	310,000 00
Class 20 Accident Prevention Association of Ontario.....	20	54,708 27
Ontario Highway Construction Safety Association.....	21	12,500 00
Electrical Employers' Association of Ontario.....	22	9,000 00
Construction Safety Association of Ontario	24	40,000 00
		<u>\$ 536,543 27</u>
Pro Rata share of the Board's Administration Expenses.....		26,827 00

TOTAL CHARGED TO SCHEDULE 1.....\$ 563,370 27

**CONTRIBUTIONS TO STAFF SUPERANNUATION FUND\* FOR SAFETY OR  
ACCIDENT PREVENTION ASSOCIATIONS FOR PAST SERVICES  
OF EMPLOYEES PLUS INTEREST TO JUNE 1, 1952**

Association	Class	Transferred to Staff Super- annuation Fund
Lumbermen's Safety Association.....	1	\$ 45,968 83
Ontario Pulp and Paper Makers' Safety Association....	2	26,080 42
Industrial Accident Prevention Associations.....	3, 4, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 23 (0)	188,997 87
Class 20 Accident Prevention Association of Ontario....	20	16,499 97
Ontario Highway Construction Safety Association.....	21	8,962 01
Electrical Employers' Association of Ontario.....	22	18,031 31
Construction Safety Association of Ontario.....	24	20,508 38
<b>TOTAL CHARGED TO SCHEDULE 1.....</b>		<b>\$ 325,048 79</b>

\*All employees of the various safety associations were made eligible for the same pension benefits as the Board's own staff by legislative action during 1952. The amounts shown are the necessary transfers to the Staff Superannuation Fund to cover past services of employees.

**DEPRECIATION OFFICE EQUIPMENT  
MAIN OFFICE, 1952**

Permanent office equipment purchased during 1951.....	\$ 85,018 76
Permanent office equipment purchased during 1952.....	47,511 84
	<u>\$ 132,530 60</u>
Less:	
Depreciation charged to Schedule 1 for 1952 (20%).....	26,506 12
<b>BALANCE, DEC. 31, 1952.....</b>	<b><u>\$ 106,024 48</u></b>

**Malton Convalescent Centre**

The costs incurred in the operation of Malton were largely offset by recoveries from claims through medical aid and other accounts. If these services had not been available through the Board's own facilities, other hospitalization and medical attention would have been necessary and in most cases at a higher cost. In relation to the high standard of accommodation and services provided, the rate of \$5.50 per man, per day occupancy, is less than the average available elsewhere. It is, therefore, cheaper not only for bed patients but also for those who require physiotherapy and occupational therapy and would otherwise have to be given room and board at higher cost in private boarding-houses. The resultant lessening of the period and extent of disability cannot be accurately measured in dollars and cents but is undoubtedly very worthwhile in reducing compensation costs.

## MALTON CONVALESCENT CENTRE EXPENSES, 1952

	Total Expenses
Salaries.....	\$ 530,560 72
Travelling Expenses and Transportation.....	16,252 28
Stationery and Supplies.....	45,510 54
Telephone, Postage, Telegraph and Express.....	5,382 16
Rent.....	-2,166 00
Special Services, Sewage and Laundry.....	41,700 81
Insurance.....	8,572 63
Meals.....	221,253 44
Maintenance and Supplies.....	43,713 45
Entertainment.....	1,895 49
Gasoline.....	2,478 48
Occupational Therapy Supplies.....	12,213 00
Board's Contribution to Staff Superannuation Fund.....	24,465 88
	<u>\$ 951,832 88</u>
Plus:	
Pro Rata share of the Board's expenses in administering the accounts reimbursing costs of operating Malton.....	51,586 59
Charged for part-time services of Head Office Staff rendered directly at Malton.....	14,400 00
	<u>\$1,017,819 47</u>
Adjustments for Depreciation:	
Depreciation charged for Buildings during 1952.....	10,256 89
Depreciation charged for Equipment during 1952.....	5,724 10
	<u>\$1,033,800 46</u>
Less:	
Recoveries from Medical Aid and Other Accounts.....	972,113 88
TOTAL CHARGED TO SCHEDULE 1.....	<u>\$ 61,686 58</u>

DEPRECIATION EQUIPMENT  
MALTON, 1952

Equipment purchased during 1952.....	\$ 28,620 46
Less:	
Depreciation charged to Malton for 1952 (20%).....	5,724 10
BALANCE, DEC. 31, 1952.....	<u>\$ 22,896 36</u>

DEPRECIATION BUILDINGS  
MALTON, 1952

Purchase price, Malton Buildings, 1952.....	\$ 51,284 46
Less:	
Depreciation charged to Malton for 1952 (20%).....	10,256 89
BALANCE, DEC. 31, 1952.....	<u>\$ 41,027 57</u>

## STATEMENT OF EXPENSES

## Charged to Schedule 1 Employers:

Administration Expenses.....	\$1,724,160	29
Medical and Investigatory Service Outlays.....	228,660	14
Mine Rescue Work.....	91,398	62
Special Hospital Account.....	89,325	30
Paraplegic Account.....	25,063	69

## Safety Associations Expenses:

Grants, etc.....	\$ 563,370	27	
Superannuation Fund.....	325,048	79	
			888,419 06
Malton Convalescent Centre.....			61,686 58
Section 9 Expenses.....			17,248 36
Debit adjustment, prior years' expenses.....			66 00
			<u>\$3,126,028 04*</u>

Charged to Schedule 2 Employers.....	\$ 75,917	14
Charged to Crown Dominion Employers.....	60,683	00
Charged to Crown Provincial Employers.....	15,649	50

\$ 152,249 64

\*Does not include silicosis and asbestosis expenses, Class 5. See Chapter III.

## CHAPTER III

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### SCHEDULE I INDUSTRIES DURING 1952

The industries in Schedule 1 are divided into classes and each class (subject to any transfer that may be made to it from the Disaster Reserve in case of undue burden) bears its own accident cost. The employers in a class are therefore in effect a mutual insurance association. Each class is credited with its own assessments and other income received and charged with the cost of its own work injuries, administrative expense, safety association expense, if it has one, and any other special charge for Disaster Reserve, Second Injury Reserve, etc. The standing of the classes as at December 31, 1952, is outlined in the following table.

The assessments and accident costs listed refer to accident costs incurred and payments received during 1952, regardless of the year in which the work injury occurred or the assessment was issued.

The comments concerning class balances, following the reconciliation statement at the end of this table, should be carefully noted.



**FINANCIAL STATEMENT AS AT DECEMBER 31, 1952, SCHEDULE 1**  
**BY CLASS AND GROUP**

Group and Class	Assessments and Compensation		Other Credits and Charges				Balance at December 31, 1952
	Assessments	Compensation and Medical Aid	All Other Income	All Other Outlays	Transfer To Pension Fund Contingency Reserve	Balance Forward Prior Years	
	\$	\$	\$	\$	\$	\$	\$
Group 010	c.	c.	c.	c.	c.	c.	c.
" 011	933,541 13	1,174,185 47					
" 013	692,360 97	657,517 15					
	355,157 23	515,779 45					
Class 1	1,981,059 33	2,347,482 07	14,543 78	318,064 99	57,397 00	1,405,227 97	677,887 02
Group 020							
" 022	477,236 30	490,595 53					
	975,144 97	1,026,954 84					
Class 2	1,452,381 27	1,517,550 37	5,483 84	182,755 61	32,348 00	1,586,850 76	1,312,061 89
Group 030							
Class 3	238,228 96	223,854 94	4,157 14	30,662 34	7,375 00	91,276 22	71,770 04
Group 040							
" 042	242,103 90	318,794 39					
	152,432 82	172,384 33					
Class 4	394,536 72	491,178 72	2,948 05	67,002 93	19,185 00	701,514 53	521,632 65
Group 051							
" 052	1,476,786 91	963,576 98					
" 053	621,429 57	541,586 94					
	394,830 25	305,333 76					
Class 5	2,193,046 73	1,810,497 68	11,840 05	284,414 04	137,267 00	1,278,043 64	1,250,751 70
Group 060							
" 062	329,758 56	161,701 17					
" 063	37,093 04	13,233 72					
" 064	165,735 95	134,078 97					
" 066	98,435 93	89,915 28					
	144,030 81	112,431 06					
Class 6	775,054 29	511,360 20	2,271 53	70,460 74	22,305 00	540,194 33	713,394 21

FINANCIAL STATEMENT—Continued  
BY CLASS AND GROUP

Group and Class	Assessments and Compensation		Other Credits and Charges				Balance at December 31, 1952
	Assessments	Compensation and Medical Aid	All Other Income	All Other Outlays	Transfer To Pension Fund Contingency Reserve	Balance Forward Prior Years	
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Group 070	414,729 62	580,137 60					
" 073	186,705 53	129,993 43					
Class 7	601,435 15	710,131 03	338 19	96,981 23	29,236 00	1,425,893 30	1,191,318 38
Group 080	923,296 14	523,106 13					
" 082	244,692 71	140,760 60					
" 083	52,364 54	49,948 29					
Class 8	1,220,353 39	713,815 02	2,590 25	97,612 83	25,041 00	1,027,234 25	1,413,709 04
Group 090	110,120 86	159,142 59					
" 091	136,838 86	171,363 08					
" 094	507,183 22	456,487 92					
" 095	98,517 31	84,764 55					
Class 9	852,660 25	871,758 14	9,026 37	119,136 19	28,461 00	1,055,577 76	897,909 05
Group 100	1,478,685 80	1,642,295 46					
" 104	199,389 94	237,898 76					
" 106	294,703 80	271,606 27					
Class 10	1,972,779 54	2,151,800 49	16,066 91	296,517 30	56,622 00	2,594,165 37	2,078,072 03
Group 110	584,359 70	466,813 55					
" 111	804,945 91	1,042,293 53					
" 113	58,083 76	88,992 45					
Class 11	1,447,389 37	1,598,099 53	16,131 29	220,671 91	38,460 00	1,672,935 39	1,279,224 61
Group 120	152,815 14	112,039 73					
" 121	129,143 26	113,031 47					
" 122	97,412 30	123,801 25					
" 123	34,998 72	48,625 78					
" 124	81,586 75	87,607 48					
" 125	11,262 20	3,838 72					
Class 12	507,218 37	488,944 43	866 33	66,950 47	22,440 00	676,253 38	606,003 18

Group 130 " 131	205,166 40 176,653 71	181,941 82 171,361 39	709 37	48,281 27	14,118 00	226,569 10	193,396 10
Class 13	381,820 11	353,303 21					
Group 140	169,073 54	192,177 74	2,046 52	26,189 76	5,826 00	341,357 13	288,283 69
Class 14	169,073 54	192,177 74					
Group 150 " 151 " 153 " 154 " 155 " 156	255,752 67 277,277 73 151,154 79 59,332 63 200,777 21 10,280 91	308,597 46 277,815 83 158,783 31 47,424 87 190,568 01 9,396 53					
Class 15	954,575 94	992,586 01	24,408 79	138,336 45	30,484 00	1,061,900 86	879,479 13
Group 160 " 161 " 163	80,484 33 55,385 35 184,457 61	63,417 22 62,016 72 202,598 07					
Class 16	320,327 29	328,032 01	2,392 01	44,968 97	19,019 00	506,700 63	437,399 95
Group 170 " 171	191,253 72 77,623 73	232,927 51 94,586 31					
Class 17	268,877 45	327,513 82	2,861 71	44,704 61	13,892 00	560,076 54	445,705 27
Group 180 " 181	72,107 10 80,762 79	114,528 03 85,386 57					
Class 18	152,869 89	199,914 60	1,238 65	27,452 94	5,322 00	281,990 81	203,409 81
Group 190 " 191	60,847 34 244,432 54	79,373 95 284,673 33					
Class 19	305,279 88	364,047 28	692 11	49,647 34	11,374 00	575,037 56	455,940 93
Group 200 " 201 " 202 " 203	458,620 77 324,914 44 52,028 49 164,292 10	649,977 01 336,930 50 43,144 92 115,890 07					
Class 20	999,855 80	1,145,942 50	26,109 46	179,308 48	28,807 00	1,698,501 58	1,370,408 86

**FINANCIAL STATEMENT—Continued  
BY CLASS AND GROUP**

Group and Class	Assessments and Compensation		Other Credits and Charges					Balance at December 31, 1952
	Assessments	Compensation and Medical Aid	All Other Income	All Other Outlays	Transfer To Pension Fund Contingency Reserve	Balance Forward Prior Years		
Group 210 " 211	\$ c. 583,922 15 524,318 03	\$ c. 688,850 52 515,834 54	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Class 21	1,108,240 18	1,204,685 06	35,884 28	132,152 29	26,146 00	757,566 03	538,707 14	
Group 221 " 222 " 223	133,876 52 223,828 65 491,467 73	144,109 88 241,436 06 454,389 51						
Class 22	849,172 90	839,935 45	9,897 34	103,869 56	24,041 00	784,240 03	675,464 26	
Group 230 " 231 " 232	275,786 46 231,915 77 68,191 88	295,225 07 175,931 95 54,364 16						
Class 23	575,894 11	525,521 18	1,888 73	60,670 07	21,944 00	653,455 15	623,102 74	
Group 240 " 244 " 245	1,351,795 30 318,610 22 171,452 29	2,625,068 21 542,301 88 209,270 11						
Class 24	1,841,857 81	3,376,640 20	33,131 40	363,400 72	69,334 00	5,593,866 70	3,659,480 99	
Group 250 " 251 " 252 " 253 " 254 " 255	111,512 79 117,430 57 97,423 44 43,919 96 200,237 85 14,327 71	130,861 18 147,337 42 74,724 72 25,001 69 237,889 78 10,817 57						
Class 25	584,852 32	626,632 36	6,954 14	55,815 00	3,556 00	912,249 51	818,052 61	
Schedule 1	22,148,840 59	23,913,404 04	234,478 24*	3,126,028 04**	750,000 00	28,008,678 53	22,602,565 28	

\*Includes Section 9, \$127,922.75; Sheriff's fees, \$7.45; Section 85, \$212.77; Section 107, \$11,029.58; Section 113.3, \$2,981.79; Accident Cost Refunds, \$1,194.08; D.V.A., \$59,377.93; Blind, \$993.79; Transfer from Second Injury Reserve, \$28,538.00; and Transfer from Disaster Reserve, \$2,235.00.

\*\*Includes Safety Associations, \$888,419.06; Section 9, \$17,248.36; Mine Rescue, \$91,398.62; Malton, \$61,686.58; Special Hospital, \$89,325.30; Contingency Outlays, \$278,660.14; and Administration, \$1,724,226.29.



## RECONCILIATION STATEMENT

Balance at credit of Classes, Dec. 31, 1952.....	\$22,602,565 28
Less:	
Estimated for Pneumoconiosis.....	\$ 2,113,500 00
Estimated for Silicosis.....	892,000 00
Compensation and Medical Aid estimated outstanding...	12,129,900 00
	<u>15,135,400 00</u>
Estimated due on adjustment of 1952 payrolls.....	7,467,165 28
	<u>1,424,400 00</u>
Contingent and Operating Reserves.....	\$ 8,891,565 28

The paragraph in the General Review concerning class balance control should be carefully noted in conjunction with the Contingent and Operating Reserves. The optimum balances being sought by rate adjustments are expressed in relation to the position of this reserve, i.e., after provision for known outstanding liabilities. As stated previously, in classes and groups where excesses exist, immediate retroactive rate reductions are being implemented to reduce the surpluses involved. Where deficiencies exist, however, provisional rate increases of as gradual a rate as possible are being introduced.

STANDING SCHEDULE 1 ACCIDENT FUND  
AS AT DECEMBER 31, 1952

## Assets

Cash in Banks:	
Dominion Bank..	\$ 305,457 71
Canadian Bank of Commerce.....	93,420 32
Royal Bank of Canada.....	49,763 23
	<u>\$ 448,641 26</u>
Investments.....	96,483,859 58
Main Office:	
Equipment.....	\$ 132,530 60
Less:	
Depreciation...	26,506 12
	<u>106,024 48</u>
Malton:	
Buildings.....	\$ 51,284 46
Less:	
Depreciation...	10,256 89
	<u>41,027 57</u>
Equipment.....	\$ 28,620 46
Less:	
Depreciation...	5,724 10
	<u>22,896 36</u>
Assessments estimated to be due on adjustment of 1952 payrolls	1,424,400 00
Due for Administrative Expenses:	
From Schedule 2 employers.....	\$ 6,858 00
From Dominion of Canada.....	29,811 00
From Province of Ontario.....	2,086 50
	<u>38,755 50</u>
Accountable warrants held by members of Staff.....	8,939 94
Due from Staff for Canada Savings Bonds purchases, installment plan terminating Oct. 15, 1953.....	54,302 38

\$98,628,847 07

## Liabilities

Compensation Awarded, payment deferred, other than pensions.....	\$ 322,929 23
Pension Liability.....	69,196,676 79
Balance at Credit of Asbestosis Account.....	23,717 23
Balance at Credit of Silicosis Account.....	1,918,238 99
Estimated Additional Liability for Silicosis.....	892,000 00
Estimated for Pneumoconiosis...	2,113,500 00
Compensation and Medical Aid estimated outstanding.....	12,129,900 00
Assets in Excess of Liabilities:	
Disaster Reserve..	\$ 907,762 41
Second Injury Reserve.....	191,457 38
Investment Reserve.....	1,291,099 76
Pension Fund Contingency Reserve.....	750,000 00
Contingent and Operating Reserves.....	8,891,565 28
	<u>12,031,884 83</u>

\$98,628,847 07

## SCHEDULE 1 FUNDS

The Accident Fund is comprised of Schedule 1 funds, and includes Current Funds out of which temporary payments of compensation, medical aid, administration expenses, Malton Convalescent Centre and special hospital items are paid, the Silicosis and Asbestosis Accounts, Pension Fund, Disaster Reserve, Second Injury Fund, Compensation Deferred, Investment Reserve, Contingent and Operating Reserves, as well as funds to complete claims (including silicosis and pneumoconiosis claims) for which final settlement has not been made.

Assets are held in the form of \$96,483,859.58 in investments, \$169,948.41 in buildings and equipment, \$448,641.26 cash in banks and \$1,526,397.82 receivable.

Particulars of liabilities are as follows:

### Reserve for Compensation Deferred

The funds under "Compensation Deferred" comprise compensation moneys held for claimants, payment being deferred to a future time due to the claimant being a minor or for other reason. The amount held in this fund at January 1, 1952, was \$301,153.73; \$472,726.56 in awards was added during the year, as well as \$5,085.87 interest. Payments during 1952 amounted to \$456,036.93, leaving a balance at December 31, 1952, of \$322,929.23.

### Pension Fund

The Pension Fund, representing the outstanding pension liability, comprises the largest part of the funds standing to the credit of Schedule 1. The purpose of the Pension Fund is to take care of future payments of pension which have already been awarded. Actuarial tables, embodying the contingencies of death and remarriage, have been compiled to show, for each age and kind of pension, the average amount (sometimes referred to as capitalized value) necessary to complete pension payments. When a pension is awarded this average amount is transferred from the Current Funds to the Pension Fund, and all payments of pensions are made therefrom. Since the amount transferred in any one instance is the average amount required, no re-transfer is made should a residue be left at the expiry of the pension, nor is any additional transfer made should the amount be exhausted before expiry of the pension.

Pneumoconiosis disability pensions, however, are not provided for on this basis but rather, since 1949, have been calculated as "annuities certain" for five year periods with revaluation of liability when the pension expires for any reason. Silicosis pensions have always been provided for on this basis. The unusual mortality experience of these groups of pensioners makes this procedure necessary.

The balance in this fund at the commencement of 1952 was \$64,365,775.68; \$7,149,044.43 was transferred to the fund during the year for pension awards, \$3,267,949.01 interest was added and \$5,586,092.33 was paid to pensioners. The balance in the fund at December 31, 1952, was \$69,196,676.79.

### Silicosis Account

The Silicosis Account was established to embody special assessments and payments in Class 5, necessitated by the addition of "Silicosis", contracted in mining operations, to the list of industrial diseases under the Act by amendment effective April 8, 1926.



The balance in the account at the beginning of 1952 was \$2,105,014.36, \$839,786.42 was collected in assessments, \$1,725.84 was received from D.V.A., \$792,056.21 was paid out (or transferred to the Pension Fund) for compensation, \$71,172.32 for medical aid, \$94,582.06 for salaries and expenses in connection with the examination of mine workers, \$48,966.00 was transferred to the Accident Fund for expenses of supervision and handling claims, \$5,428.96 was paid for salaries and expenses of the Referee Board and \$16,082.08 for salaries and expenses of the Medical Statistics Unit in investigating silicosis claims. The balance in the account at December 31, 1952, was \$1,918,238.99, against which there is an estimated liability, for claims currently being paid, of \$2,810,200.00. The liability otherwise unprovided for is, therefore, \$892,000.00.

#### **Asbestosis Account**

In 1949, the Board met with employers who were planning to mine asbestos in Ontario for the first time. As a result of these deliberations and to recognize the special nature of the asbestosis hazard, a separate "Asbestosis Account" was set up within the Accident Fund.

The balance in the account at January 1, 1952, amounted to \$7,877.41; assessment receipts during the year amounted to \$17,740.82, expenses in connection with chest examinations of asbestosis miners were \$1,810.00 and \$91.00 was transferred to the Accident Fund for expenses of supervision, leaving a balance, December 31, 1952, of \$23,717.23.

#### **Estimated Reserve to Complete Claims**

An estimate was made at the end of the year of the amount necessary to bring all continuing, unreported and unadjusted claims to finality. The total amount was \$15,135,400.00, of which \$892,000.00 was specifically for silicosis claims otherwise unprovided for, and \$2,113,500.00 for pneumoconiosis claims.

#### **Disaster Reserve**

The Disaster Reserve is a fund set aside under the provisions of Section 100 (2) of the Act to meet any unforeseen disaster or other circumstance which might unduly burden the employers in any class of industry. During 1952, the Board adopted a policy of automatic usage of this reserve when abnormal experience occurs in any group. This experience has been defined mathematically by our consulting actuary and further details will be made available upon request. During 1952, \$2,235.00 was transferred from this reserve to classes with abnormal experience, leaving a balance in the reserve, December 31, 1952, of \$907,762.41.

#### **Second Injury Fund**

The Second Injury Fund has been established to equalize the burden of added loss from second injuries. The balance in this fund at January 1, 1952, was \$219,995.38; \$28,538.00 was transferred to those classes suffering loss from this type of work injury, leaving a balance, December 31, 1952, of \$191,457.38.

#### **Investment Reserve**

An Investment Reserve has been set up to protect the accident fund against loss in the case of default on bond or interest payments by reason of falling interest rates. It is made up of excess over book values when investments are sold and of excess interest otherwise unallocated. The amount held for the purpose at December 31, 1952, was \$1,291,099.76.

**Pension Fund Contingency Reserve**

This reserve was created, during 1952, on the recommendation of the Board's consulting actuary. Please note the comments in the General Review in this regard.

The balance in this reserve at December 31, 1952, was \$750,000.00.

**Contingent and Operating Reserves**

At the end of 1952 the Board held \$8,891,565.28 for unforeseen contingencies in the payment of claims delayed by unusual circumstances and also to provide for current cash expenditures as assessments are not immediately payable at the beginning of a year.

Automatic adjustment of this reserve toward optimum level is now being accomplished by assessment rating, as noted in the General Review.

## CHAPTER IV

## SCHEDULE 2 INDUSTRIES DURING 1952

The funds handled by the Board in respect of Schedule 2 industries include employers' deposits for pensions required to be made with the Board under the provisions of Section 29 of the Act, temporary deposits or advances of money made by employers under Section 33 to facilitate prompt payment of claims, and claimants' moneys held by the Board in cases of awards where payment is deferred by reason of the claimant being a minor, etc.

## STATEMENT FOR SCHEDULE 2 DURING 1952

## SCHEDULE 2 AWARDS

	Awards Not Pensions	Pensions	Totals
Municipal Corporations, etc.....	\$ 834,278 27	\$ 414,389 75	\$1,248,668 02
Steam Railroads.....	397,941 87	416,497 25	814,439 12
Electric Railroads.....	15,508 12	6,275 00	21,783 12
Navigation Companies.....	117,219 62	70,761 69	187,981 31
Express and Sleeping Car Companies.....	35,390 81	.....	35,390 81
Telephone and Telegraph Companies.....	23,746 29	2,886 55	26,632 84
Dominion Crown Cases.....	1,038,336 59	547,632 50	1,585,969 09
Provincial Crown Cases.....	220,280 29	109,500 75	329,781 04
TOTALS.....	<u>\$2,682,701 86</u>	<u>\$1,567,943 49</u>	<u>\$4,250,645 35</u>

## SCHEDULE 2 FUNDS

## Deposits under Section 29

Cash in bank and invested, January 1, 1952.....	\$5,171,830 26	
Deposits received from Employers.....	536,269 26	
Interest received.....	203,849 73	
Paid to Pensioners.....		\$ 476,304 35
Deposits returned to Employers.....		45,292 43
Cash in bank and invested, December 31, 1952.....		5,390,352 47
	<u>\$5,911,949 25</u>	<u>\$5,911,949 25</u>

## Claimants' Moneys

Cash in bank and invested, January 1, 1952.....	\$ 12,389 47	
Deposits received from Employers.....	11,400 00	
Interest received.....	277 70	
Paid to Claimants.....		\$ 10,299 00
Cash in bank and invested, December 31, 1952.....		13,768 17
	<u>\$ 24,067 17</u>	<u>\$ 24,067 17</u>

## Deposits under Section 33

Cash in bank, January 1, 1952.....	\$ 41,572 48	
Deposits received from Employers.....	3,238,965 37	
Payments made—Compensation and Medical Aid.....		\$3,144,786 49
Deposits returned to Employers.....		20,866 50
Cash in bank, December 31, 1952.....		114,884 86
	<u>\$3,280,537 85</u>	<u>\$3,280,537 85</u>

**Tuberculosis Account**

Balance in Account, January 1, 1952.....	\$ —334 08	
Deposits received from Province of Ontario.....	187,549 61	
Payments made—Compensation and Medical Aid.....		\$ 193,840 89
Balance in Account, December 31, 1952.....		—6,625 36
	<u>\$ 187,215 53</u>	<u>\$ 187,215 53</u>

**Investment Reserve**

Cash in bank and invested, January 1, 1952.....	\$ 212,086 49	
Transferred to interest for Section 29.....		\$ 1,719 31
Cash in bank and invested, December 31, 1952.....		210,367 18
	<u>\$ 212,086 49</u>	<u>\$ 212,086 49</u>

**TOTAL OF FUNDS**

Cash in bank and invested, January 1, 1952.....	\$5,437,544 62	
Deposits received from Employers.....	3,974,184 24	
Interest received.....	204,127 43	
Payments made.....		\$3,825,230 73
Interest allocated to Section 29 from Investment Reserve.....		1,719 31
Deposits returned to Employers.....		66,158 93
Cash in bank and invested, December 31, 1952.....		5,722,747 32
	<u>\$9,615,856 29</u>	<u>\$9,615,856 29</u>

Employers of Schedule 2 are assessed a share of the expenses of administration, particulars of which appear in Chapter II.

## STANDING SCHEDULE 2 FUNDS AS AT DECEMBER 31, 1952

## Assets

Cash in Imperial Bank of Canada.....	\$ 169,032 52
Investments.....	5,553,714 80
	<u>\$5,722,747 32</u>

## Liabilities

Balance Employers' Deposits:	
Under Section 29.....	\$5,390,352 47
Under Section 33.....	114,884 86
Tuberculosis Account.....	—6,625 36
Claimants' Moneys held by the Board.....	13,768 17
Investment Reserve.....	210,367 18
	<u>\$5,722,747 32</u>

At the end of 1952 deposits held under Section 29 amounted to \$5,390,352.47; under Section 33, to \$114,884.86; the Tuberculosis Account was deficient by \$6,625.36; claimants' moneys held by the Board were \$13,768.17 and an investment reserve of \$210,367.18 was held, making a total of \$5,722,747.32, of which \$5,553,714.80 was in the form of investments and \$169,032.52 cash in bank.

## CHAPTER V

## STAFF SUPERANNUATION FUND

On July 1, 1940, a superannuation plan was introduced by the Board to provide for the welfare, after retirement, of its employees. This plan has always been contributory in form with a deposit for services rendered prior to 1940 made by the Board. Initially a Board of Trustees (two members of staff and the Board members) administered the fund. By amendment to the Act and by regulation effective April 1, 1947, however, the entire responsibility for administering the plan was vested in the Board.

During 1952, all staff employed by the various safety associations were made members of the Board's superannuation plan by legislative action. Adjustments for prior services and increased total contribution were as follows during the year.

## SUPERANNUATION FUND DURING 1952

Cash in bank and invested, January 1, 1952.....	\$1,743,847 96	
Contributions by Board and Staff.....	568,538 01*	
Interest received.....	61,842 08	
Contributions refunded.....		\$ 30,265 27
Pensions paid.....		23,788 48
Cash in bank and invested, December 31, 1952.....		2,320,174 30
	<u>\$2,374,228 05</u>	<u>\$2,374,228 05</u>

\*Includes \$356,607.61 for safety associations.

STANDING SUPERANNUATION FUND  
AS AT DECEMBER 31, 1952

## Assets

Cash in Canadian Bank of Commerce.....	\$ 33,874 62
Investments.....	2,286,299 68
	<u>\$2,320,174 30</u>

## Liabilities

Contributions by Board and Staff to December 31, 1952,	
less Contributions refunded and Pensions paid....	\$2,320,174 30
	<u>\$2,320,174 30</u>

At the end of 1952 the balance in the Superannuation Fund was \$2,320,174.30, of which \$2,286,299.68 was held in investments and \$33,874.62 cash in bank.



## CHAPTER VI

## AUDITOR'S CERTIFICATE

18th February, 1953.

THE WORKMEN'S COMPENSATION BOARD OF ONTARIO,  
Toronto, Ontario.

Dear Sirs:

I have completed a continuous audit of the books of the Board for the year ended 31st December, 1952, and have obtained all the information and explanations I have required.

In my opinion, the attached statements of Receipts and Payments, Schedules No. 1 and No. 2 and Superannuation Fund, fairly set forth the cash transactions of the Board for the year ended 31st December, 1952.

Bank balances at the close of the year have been verified by direct communication with the Board's bankers.

The amortized book value of the investments held by the Board at 31st December, 1952, was \$104,323,874.06 and I confirmed by a physical examination the securities representing these investments as at that date.

Respectfully submitted,

ALEXANDER G. CALDER,  
Chartered Accountant.

# **WORKMEN'S COMPENSATION BOARD** **STATEMENT OF RECEIPTS AND PAYMENTS DURING 1952** **Schedule 1**

RECEIPTS	PAYMENTS
Net Assessments, Penalties, etc.:	Compensation other than Pen- sions and Deferred Compensa-
Gross Assess- ments.....\$22,341,048 91	tion.....\$10,273,920 75
Under Sec. 9... 127,922 75	Pensions..... 5,586,092 33
Under Sec. 85... 212 77	Deferred Compensation..... 456,036 93
Under Sec. 107 11,029 58	Rehabilitation..... 21,950 95
Under Sec. 113-3..... 2,981 79	Medical Aid..... 6,730,022 65
Sheriff's Fees.. —7 45	Silicosis:
From Depart- ment of Vet- erans' Affairs 59,377 93	Compensation...\$ 57,794 91
From Accident Cost Refunds 1,194 08	Medical Aid.... 71,172 32
From Province of Ontario for Blind Workmen... 993 79	Expenses..... 116,093 10
<u>\$22,544,754 15</u>	<u>245,060 33</u>
Less:	Asbestosis Expenses..... 1,810 00
Assessments and Penalties Refunded... 192,208 32	Under Section 9..... 17,248 36
<u>22,352,545 83</u>	Administration and other Ex- penses..... 2,251,195 71
Silicosis Assess- ments:	Mine Rescue Work..... 91,398 62
Gross Assess- ments.....\$ 840,990 26	Special Hospitaliza- tion.....\$ 234,581 95
From Depart- ment of Veterans' Affairs..... 1,725 84	Less:
<u>842,716 10</u>	Recoveries from Medical Aid and Other Ac- counts..... 156,985 65
Less:	<u>77,596 30</u>
Refunds..... 1,203 84	Paraplegic Expenses..... 25,063 69
<u>841,512 26</u>	Safety Associations..... 861,592 06
Asbestosis Assessments..... 17,740 82	Malton Conva- lescent Centre...\$1,017,819.47
From Schedule 2 and Crown Employers:	Less:
For Adminis- tration Ex- penses.....\$ 238,592 88	Recoveries from Medical Aid and Other Ac- counts..... 972,113 88
Less:	<u>45,705 59</u>
Refunds.... 99,913 74	<u>\$26,684,694 27</u>
<u>138,679 14</u>	Advances to Staff:
Interest:	Re Accountable
Investments...\$ 3,240,336 15	Warrants and
Bank Deposits 5,278 08	Canada Sav- ings Bonds...\$ 68,625 00
<u>3,245,614 23</u>	Less: Repayments 55,974 74
<u>\$26,596,092 28</u>	<u>12,650 26</u>
Investments:	Investments:
Principal Returned..... 3,344,758 15	Securities for Permanent In- surance..... 3,245,132 03
<u>\$29,940,850 43</u>	Capital Outlays:
Excess of Payments over Re- ceipts..... 129,042 89	Office Equipment\$ 47,511 84
<u>\$30,069,893 32</u>	Malton Buildings 51,284 46
	Malton Equip- ment..... 28,620 46
	<u>127,416 76</u>
	<u>\$30,069,893 32</u>

## STATEMENT OF RECEIPTS AND PAYMENTS DURING 1952

## Schedule 2

RECEIPTS	PAYMENTS
Employers' Deposits under Section 29.....\$ 536,269 26	Claimants out of Deposits under Section 29.....\$ 476,304 35
Employers' Deposits under Section 33.....3,238,965 37	Deposits returned to Employers under Section 29.....45,292 43
Employers' Deposits for Claimants' Monies.....11,400 00	Claimants out of Claimants' Monies.....10,299 00
From Province of Ontario for Tuberculosis.....187,549 61	Claimants out of Tuberculosis Account.....193,840 89
Interest:	Paid out of Deposits under Section 33:
Investments.....\$ 201,758 23	Compensation...\$2,186,723 74
Bank Deposits...649 89	Medical Aid....958,062 75
	3,144,786 49
	Deposits returned to Employers under Section 33.....20,866 50
	\$3,891,389 66
Investments:	Investments:
Principal Returned.....138,233 14	Securities for Permanent Investment.....306,511 10
	\$4,197,900 76
	Excess of Receipts over Payments.....116,924 74
	\$4,314,825 50
\$4,314,825 50	\$4,314,825 50

## STATEMENT OF RECEIPTS AND PAYMENTS DURING 1952

## SUPERANNUATION FUND

RECEIPTS	PAYMENTS
Contributed by the Board and Staff for Current Services.....\$ 211,930 40	Pensions Paid.....\$ 23,788 48
Contributed by Safety Associations for Prior Services.....300,878 83	Contributions Refunded.....30,265 27
Contributed by Safety Associations and Staffs for Current Services.....55,728 78	\$ 54,053 75
Interest on Investments and Bank Balances.....61,842 08	Investments:
	Securities for Permanent Investment.....594,821 40
\$ 630,380 09	
Excess of Payments over Receipts 18,495 06	
\$ 648,875 15	\$ 648,875 15



**STATISTICAL REPORT**  
**on**  
**Claims for Work Injuries**  
**FINALLED DURING 1951**

**The Workmen's Compensation Board**  
**ONTARIO**

OFFICES—CANADA LIFE BUILDING  
330 UNIVERSITY AVENUE  
TORONTO 1





## **Preface**

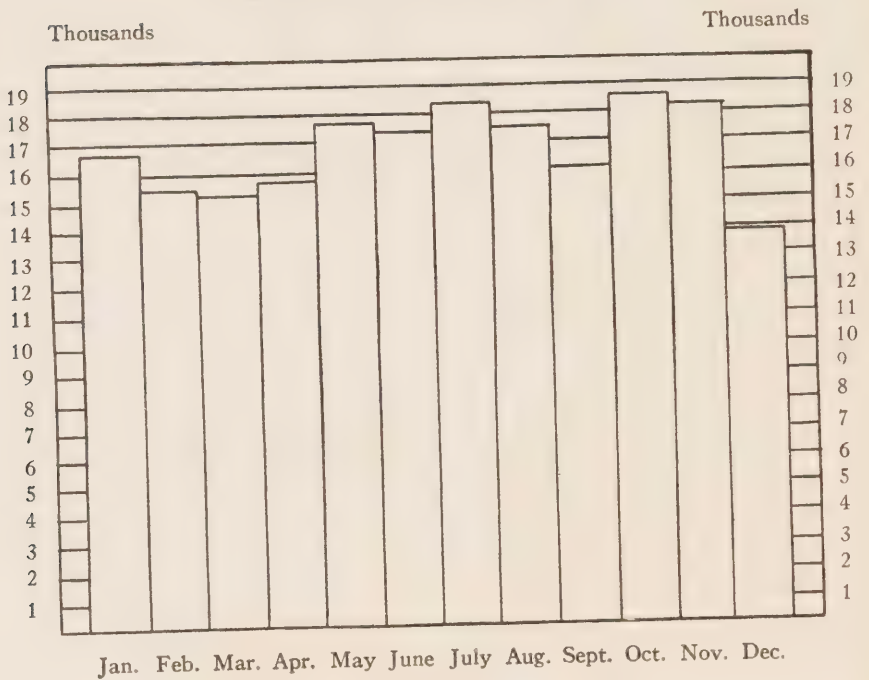
The presentation of information concerning industrial work injuries in this Report has been modified from the form of previous studies. Our purpose in doing this is to get the basic facts digested before the reader becomes bored with reams of figures. Some tables, of course, cannot be presented pictorially and for the purpose of those interested in detailed analyses they are included as well as the complete background for the charts following.

A new emphasis in the consideration of the causes of work injuries is set forth for the first time in this study. We would be pleased to receive comments from interested users of this data concerning their opinions of the improvement or otherwise in establishing the real background involved.

It is our earnest desire to make it possible for all statistics produced to be readily translated into vital approaches to preventing a recurrence of the injuries concerned. Undoubtedly the impact of large cost items and totals does produce temporary horror in a reader but no concrete improvement can be achieved until the road to some defect in industrial procedure, work habit, safety device or lack of same is clarified.

The clearing of this road is our aim.

# INCIDENTS REPORTED AS WORK INJURIES BY MONTH DURING 1951



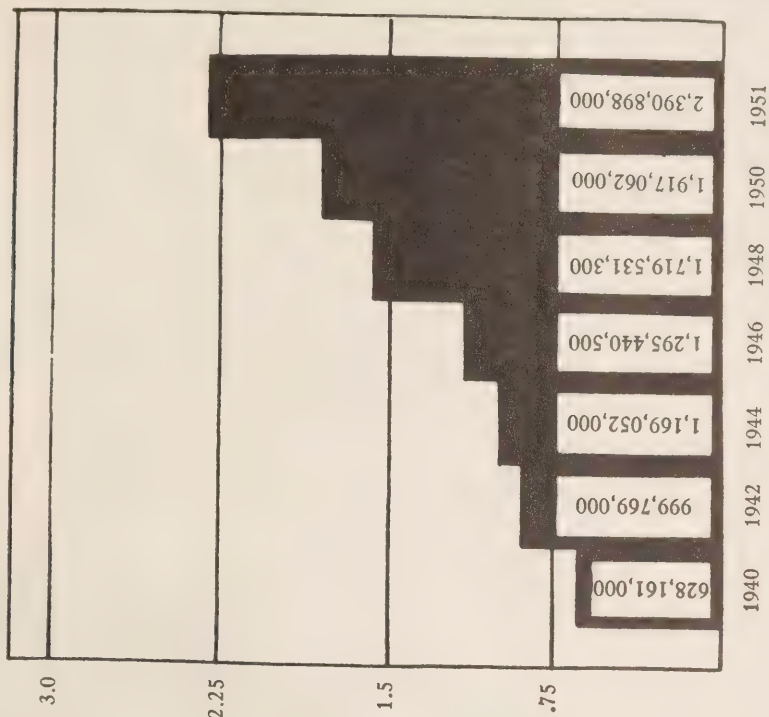
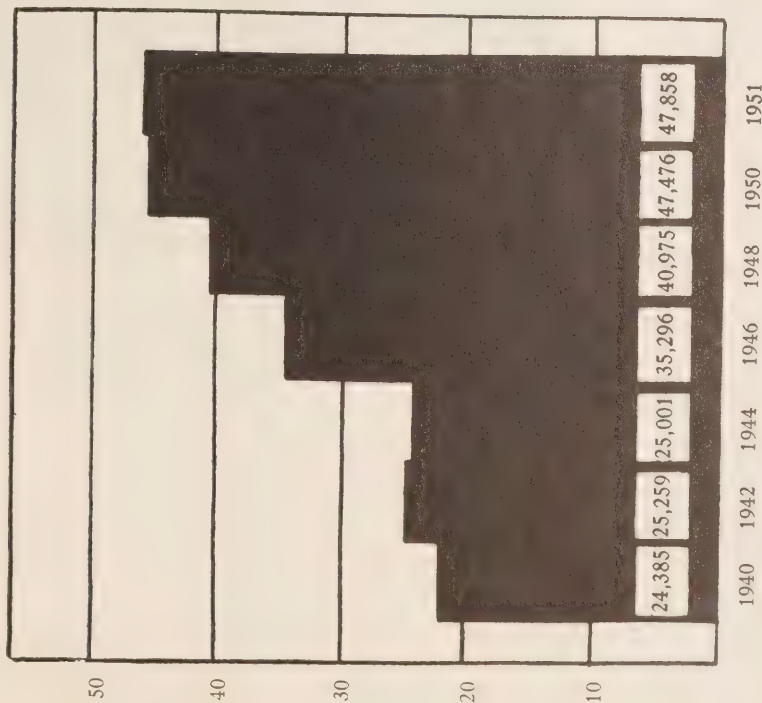
TOTAL REPORTED 202,645

# EMPLOYERS AND PAYROLL COVERED

— SCHEDULE I 1951 —

Number of  
Employers

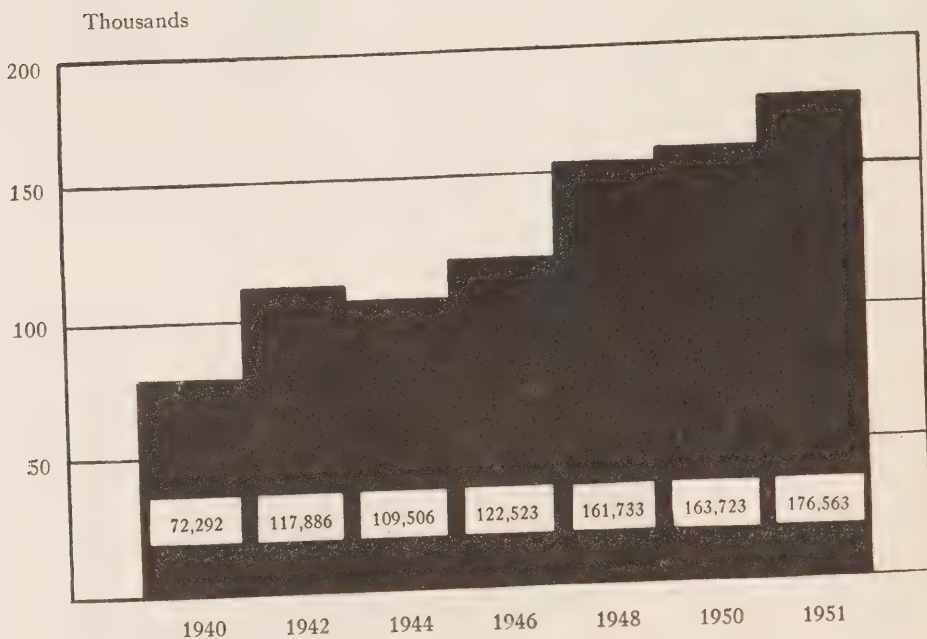
\$  
Billions — Estimated  
Payroll



Payroll Upon Which Receipts During 1951 Based

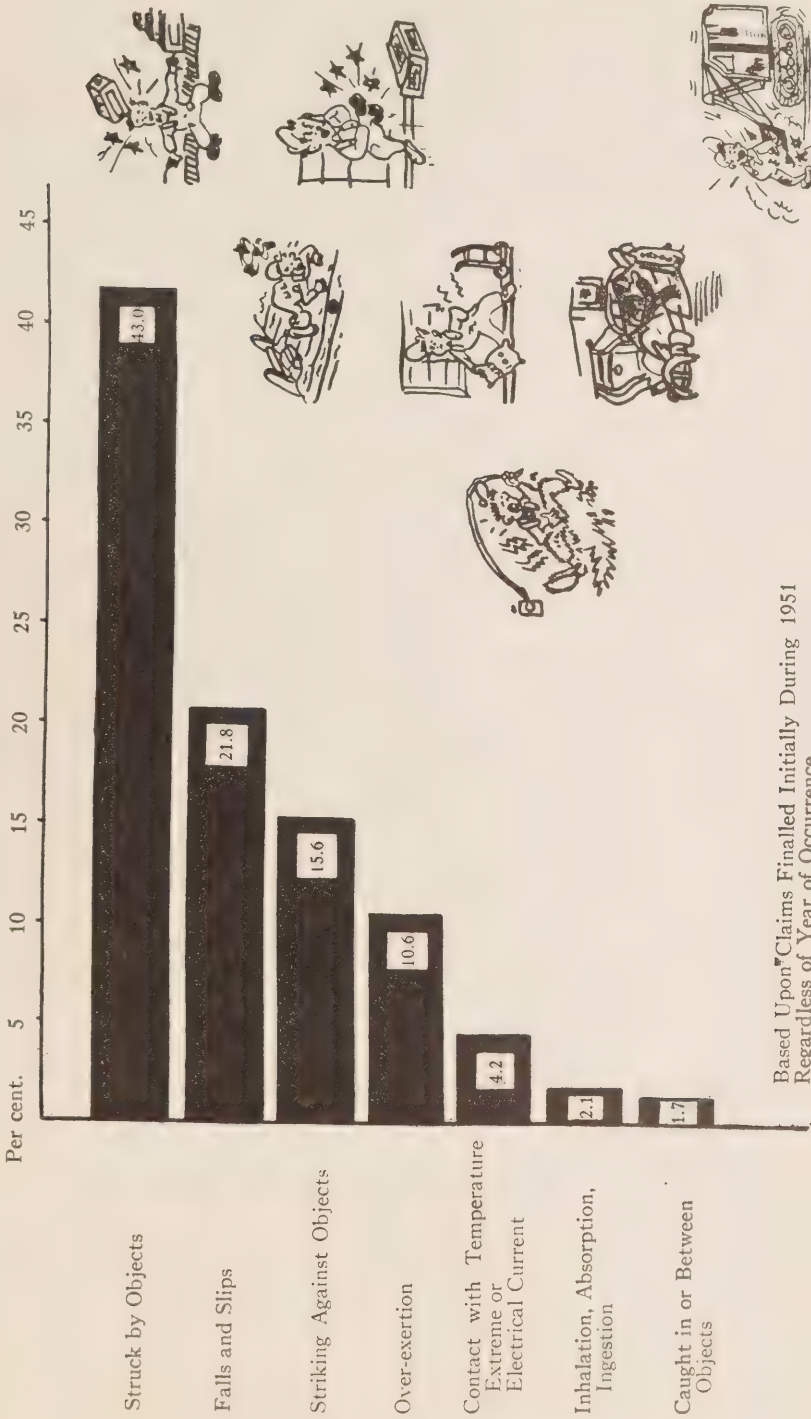
At December 31st, 1951

# CLAIMS FOR WORK INJURIES INVOLVING PAYMENT 1940-1951



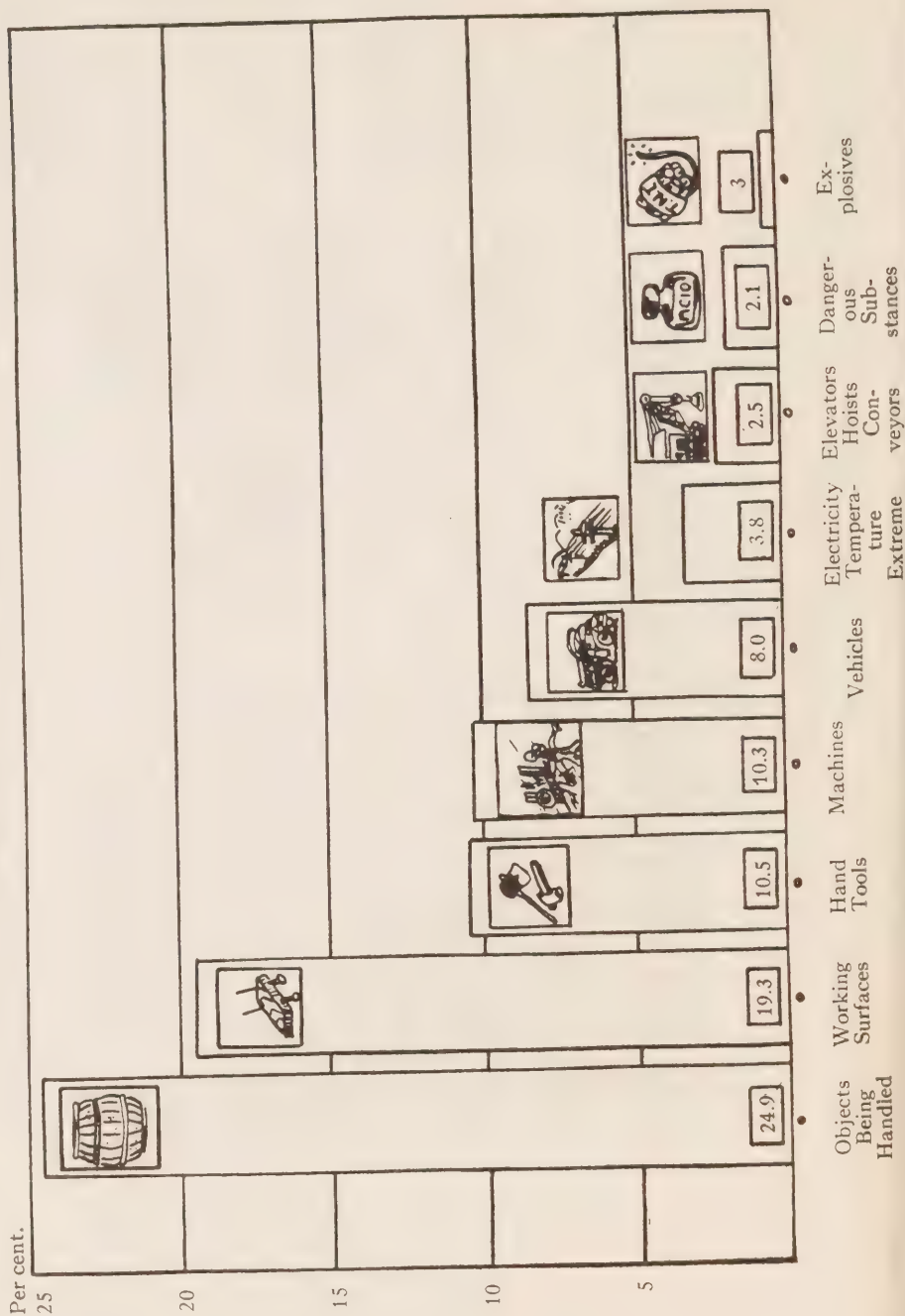
Based Upon Claims Finalled Initially in the Years Designated

# WORK INJURIES FINALLED DURING 1951 INVOLVING COMPENSATION PAYMENT LEADING WORK INJURY TYPES



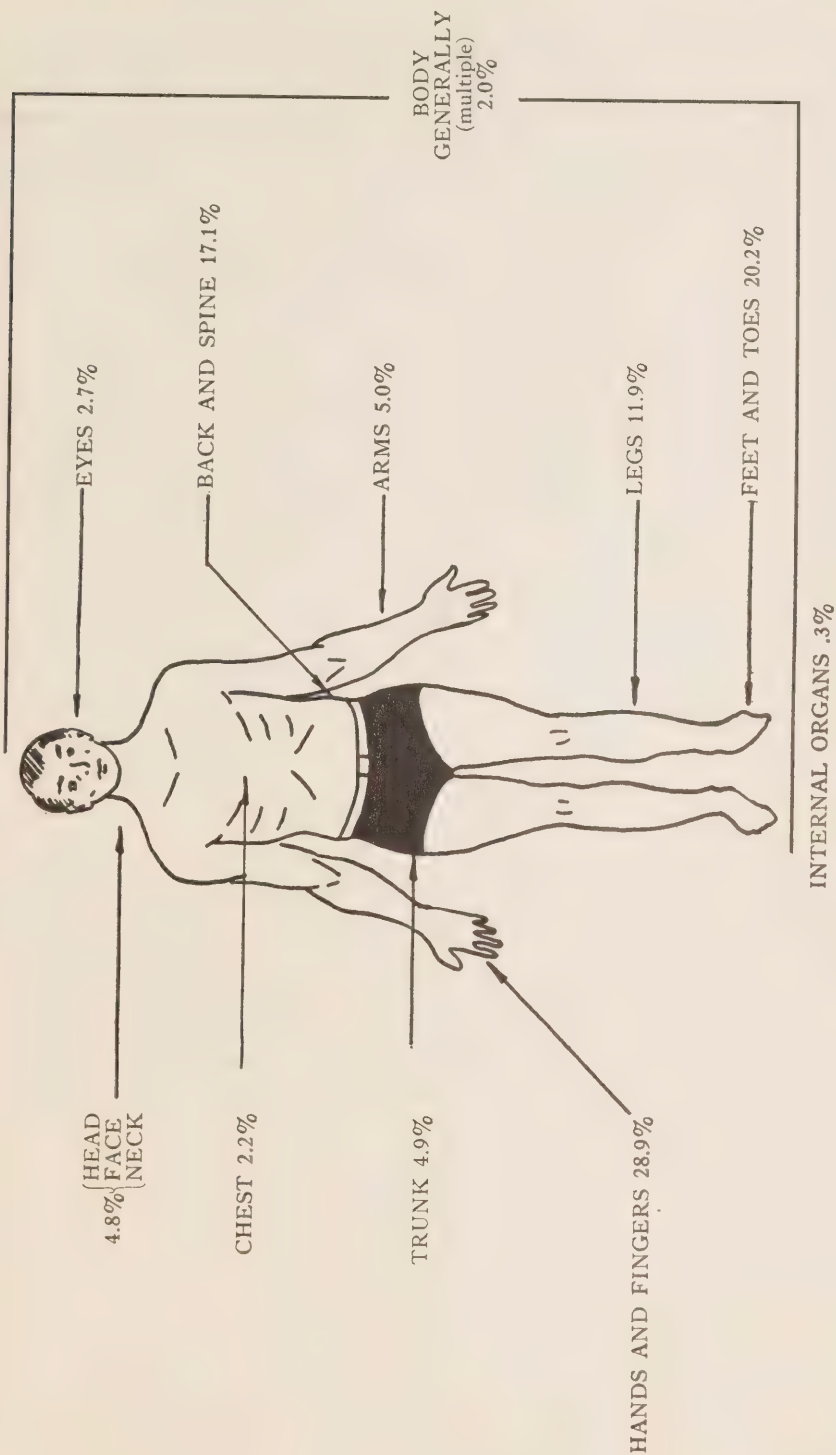
Based Upon Claims Finalled Initially During 1951  
Regardless of Year of Occurrence.

# WORK INJURIES FINALLED DURING 1951 INVOLVING COMPENSATION PAYMENT LEADING AGENCIES INVOLVED





# WORK INJURIES INVOLVING COMPENSATION PAYMENT 1951 PART OF BODY INVOLVED



## STATISTICAL REPORT

### DETAILED TABLES, 1951

The full details involved in the diagrams set forth in the preceding section are as follows:

#### WORK INJURIES REPORTED BY MONTH

MONTH	YEAR						
	1940	1942	1944	1946	1948	1950	1951
January....	5,542	10,027	10,144	11,123	14,443	13,637	16,801
February...	5,502	10,006	10,212	10,204	13,481	13,362	15,336
March.....	5,065	10,702	11,045	10,834	15,251	15,248	15,130
April.....	5,136	10,411	8,700	10,549	14,299	12,050	15,888
May.....	5,945	10,485	10,323	11,339	13,463	14,882	17,804
June.....	6,206	11,764	10,821	10,165	15,910	16,225	17,680
July.....	7,902	12,272	10,307	13,055	15,576	15,758	18,377
August.....	7,902	11,142	11,419	11,136	14,067	15,445	17,676
September..	7,707	11,965	10,047	11,740	16,874	16,139	16,014
October....	8,543	11,815	10,874	13,395	14,702	17,106	18,806
November..	8,006	11,352	10,905	12,823	15,920	17,635	18,232
December..	7,660	11,572	9,023	12,207	15,825	14,657	14,901
TOTALS....	81,116	133,513	123,820	138,570	179,811	182,144	202,645

#### REJECTED CLAIMS, 1951

During 1951, there were 6,645 claims rejected by the Board and 1,258 claims in which no payment was made or further action possible by reason of full and final particulars not being supplied. The majority of these cases were not claims in the true sense of the word because they did not arise out of and in the course of employment or were not within the terms of the Act by reason of occurrence in an excluded industry. It should be noted, however, that it is absolutely necessary for all incidents involving injury during employment, and requiring medical aid or disabling a workman for more than six calendar days, to be reported since only the Board has the right to decide whether or not a case is allowable.

ESTIMATED PAYROLL, SCHEDULE 1

YEAR	PAYROLL
1940.....	\$ 628,161,000
1942.....	999,769,000
1944.....	1,169,052,000
1946.....	1,295,440,500
1948.....	1,719,531,300
1950.....	1,917,062,000
1951.....	2,390,898,000

ESTIMATED PAYROLLS, SCHEDULE 1,  
COVERED BY ASSESSMENTS RECEIVED DURING 1951

CLASS	PAYROLL
1.....	\$ 48,498,000
2.....	90,376,000
3.....	30,612,000
4.....	34,057,000
5.....	99,638,000
6.....	46,516,000
7.....	84,478,000
8.....	49,501,000
9.....	64,788,000
10.....	353,837,000
11.....	258,671,000
12.....	96,207,000
13.....	20,901,000
14.....	27,542,000
15.....	138,208,000
16.....	73,820,000
17.....	78,303,000
18.....	81,421,000
19.....	101,696,000
20.....	80,534,000
21.....	36,381,000
22.....	72,092,000
23.....	14,876,000
24.....	223,364,000
25.....	184,581,000
TOTAL.....	<u>\$2,390,898,000*</u>

\*Individual earnings in excess of \$3,000 per annum taken as \$3,000.



The tremendous increase in industrial activity, in Ontario, in post war years is reflected by the increase shown, in the tables preceding, in number of employers and payroll covered under Schedule 1 of the Act. It should be noted, however, that part of this increase is due to the extension of coverage to new industries and increase of the payroll base by raising the maximum benefits available under the Act. This trend will again be accentuated during 1952. All of these factors have resulted in average assessment rates steadily being reduced to new minimum levels.

### CLAIMS FOR WORK INJURIES INVOLVING PAYMENT

TYPE OF CLAIM	YEAR						
	1940	1942	1944	1946	1948	1950	1951
Medical Aid only							
Schedule 1.....	42,903	69,661	60,585	72,567	99,103	105,255	115,802
Schedule 2 and Crown...	443	4,981	6,234	3,844	10,801	12,746	13,684
Totals.....	43,346	74,642	66,819	76,411	109,904	118,001	129,486
Temporary Disability							
Schedule 1.....	23,291	34,423	32,638	37,456	42,247	37,226	38,979
Schedule 2 and Crown...	3,954	6,562	7,553	5,970	7,143	6,594	6,031
Totals.....	27,245	40,985	40,191	43,426	49,390	43,820	45,010
Permanent Disability							
Schedule 1.....	1,292	1,722	1,829	2,235	1,938	1,538	1,618
Schedule 2 and Crown...	140	228	381	205	261	139	157
Totals.....	1,432	1,950	2,210	2,440	2,199	1,677	1,775
Death							
Schedule 1.....	186	218	220	195	179	166	214
Schedule 2 and Crown...	83	91	66	51	61	59	78
Totals.....	269	309	286	246	240	225	292
ALL CASES.....	72,292	117,886	109,506	122,523	161,733	163,723	176,563*

\*See later table for breakdown by class.

## NUMBER OF CLAIMS FOR WORK INJURIES FINALLED DURING 1951

CLASS	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
1.....	2,930	4,570	114	20	7,634
2.....	5,262	3,183	65	16	8,526
3.....	1,336	516	35	1	1,888
4.....	2,417	998	76	5	3,496
5.....	4,986	1,834	117	33	6,970
6.....	2,386	768	48	5	3,207
7.....	2,434	478	60	4	2,976
8.....	3,946	1,245	59	4	5,254
9.....	5,726	1,327	44	4	7,101
10.....	16,927	3,505	285	4	20,721
11.....	14,838	2,487	111	9	17,445
12.....	2,592	780	38	..	3,410
13.....	1,055	423	17	3	1,498
14.....	1,348	446	9	2	1,805
15.....	5,971	1,990	59	4	8,024
16.....	2,416	546	43	2	3,007
17.....	2,020	637	37	3	2,697
18.....	1,545	429	16	1	1,991
19.....	2,655	656	36	..	3,347
20.....	4,826	2,114	55	13	7,008
21.....	2,819	1,095	43	23	3,980
22.....	4,241	1,401	34	12	5,688
23.....	1,842	505	18	9	2,374
24.....	14,618	5,368	167	28	20,181
25.....	4,666	1,678	32	9	6,385
Totals.....	115,802	38,979	1,618	214	156,613
Schedule 2.....	8,121	3,008	83	48	11,260
Crown Cases.....	5,563	3,023	74	30	8,690
GRAND TOTALS.....	129,486	45,010	1,775	292	176,563

YEAR OF OCCURRENCE OF CLAIMS FOR WORK INJURIES  
FINALLED DURING 1951

TYPE OF CLAIM	Prior to 1949	1949	1950	1951	TOTALS
Medical Aid Only.....	96	135	16,792	112,463	129,486
Temporary Disability.....	149	266	7,804	36,791	45,010
Permanent Disability.....	125	290	685	675	1,775
Death.....	5	....	45	242	292
TOTALS.....	375	691	25,326	150,171	176,563

CLAIMS FOR WORK INJURIES REOPENED DURING 1951  
FOR FURTHER PAYMENT

	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
Schedule 1.....	3,217	324	666	223	4,430
Schedule 2.....	211	28	60	44	343
Crown Cases.....	166	25	27	21	239
TOTALS.....	3,594	377	753	288	5,012



## TIME LOSS, AVERAGE AGE, AND AVERAGE WAGE, 1951

CLASS	TIME LOSS						AGE All Cases	WAGE** All Cases
	TEMPORARY DISABILITY		PERMANENT DISABILITY*		DEATH CASES			
	Total Days	Average Days	Total Days	Average Days	Total Days	Average Days	Average Age (Years)	Average Weekly Wage
1	125,599	27.48	21,156	185.58	2	.10	33.06	48.32
2	75,147	23.61	7,801	120.02	.....	.....	32.50	54.46
3	13,906	26.95	4,326	123.60	6	6.00	38.10	43.75
4	33,368	33.43	7,760	102.11	6	1.20	38.05	41.35
5	59,452	32.42	26,361	225.31	674	20.42	32.53	59.32
6	26,960	35.10	8,825	183.85	.....	.....	34.96	48.99
7	25,636	53.63	15,423	257.05	.....	.....	38.60	62.23
8	34,841	27.98	11,402	193.25	938	234.50	36.87	55.96
9	36,891	27.80	13,768	312.91	1,104	276.00	37.83	55.20
10	79,261	22.61	25,337	88.90	34	8.50	35.14	51.36
11	74,115	29.80	10,929	98.46	2,249	249.89	35.97	54.09
12	23,672	30.35	8,380	220.53	.....	.....	36.07	50.39
13	12,592	29.77	3,081	181.24	.....	.....	37.26	48.74
14	13,278	29.77	2,150	238.89	.....	.....	37.57	51.76
15	49,637	24.94	9,655	163.64	107	26.75	35.88	44.35
16	21,960	40.22	6,486	150.84	37	18.50	36.37	49.17
17	16,274	25.55	2,794	75.51	.....	.....	36.45	43.19
18	20,303	47.33	3,497	218.56	.....	.....	35.47	41.32
19	17,692	26.97	3,951	109.75	.....	.....	33.59	46.43
20	71,196	33.68	16,567	301.22	.....	.....	34.41	47.89
21	29,249	26.71	9,972	231.91	3	.13	34.89	54.48
22	39,402	28.12	5,171	152.09	16	1.33	36.93	44.94
23	24,028	47.58	4,033	224.06	6	.67	34.62	57.25
24	157,493	29.34	34,726	207.94	16	.57	35.30	51.92
25	49,846	29.71	5,209	162.78	.....	.....	37.81	33.16
Sch. 2	88,451	29.41	18,969	228.54	.....	.....	37.38	52.30
Crown	90,903	30.07	12,531	169.34	14	.47	38.82	49.93
ALL.....	1,311,152	29.13	300,260	169.16	5,212	17.85	35.57	50.23

\*Time loss in permanent disability cases to date pension awarded.

\*\*Average wage basis on total earnings not total compensation basis.

## SEX AND MARITAL CONDITION OF INJURED WORKERS, 1951

Sex and Marital Condition	Temporary Disability	Permanent Disability	Death	TOTALS
Males:				
Married.....	18,517	632	198	19,347
Single.....	9,863	191	58	10,112
Widowed.....	386	21	1	408
All Other.....	81	3	1	85
Not Specified.....	14,495	872	32	15,399
Totals.....	43,342	1,719	290	45,351
Females:				
Married.....	559	10	...	569
Single.....	418	16	1	435
Widowed.....	177	5	...	182
All Other.....	38	...	...	38
Not Specified.....	476	25	1	502
Totals.....	1,668	56	2	1,726
GRAND TOTALS.....	45,010	1,775	292	47,077

## MONTH OF OCCURRENCE OF WORK INJURIES, 1951

Month of Occurrence	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
January.....	9,845	4,016	154	22	14,037
February.....	9,486	3,518	136	16	13,156
March.....	10,100	3,601	137	26	13,864
April.....	10,591	3,303	149	20	14,063
May.....	12,129	3,748	168	31	16,076
June.....	12,135	3,844	195	28	16,202
July.....	11,562	3,975	140	30	15,707
August.....	11,518	3,885	131	30	15,564
September.....	11,228	3,802	150	23	15,203
October.....	11,727	4,310	148	23	16,208
November.....	10,820	3,939	135	23	14,917
December.....	8,345	3,069	132	20	11,566
TOTALS.....	129,486	45,010	1,775	292	176,563

## LOCALITY OF WORK INJURIES, 1951

County or District	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
Algoma.....	2,111	846	33	10	3,000
Brant.....	2,641	725	31	2	3,399
Bruce.....	308	144	4	...	456
Carleton.....	4,787	1,685	71	13	6,556
Dufferin.....	45	33	...	...	78
Dundas.....	121	28	...	...	149
Durham.....	361	118	9	1	489
Elgin.....	884	265	15	1	1,165
Essex.....	8,774	1,508	81	15	10,378
Frontenac.....	1,823	440	18	1	2,282
Glenarry.....	83	40	2	3	128
Grenville.....	117	38	2	...	157
Grey.....	953	349	15	1	1,318
Haldimand.....	377	97	7	...	481
Haliburton.....	117	70	2	...	189
Halton.....	845	300	21	2	1,168
Hastings.....	1,625	587	23	3	2,238
Huron.....	428	192	9	7	636
Kenora.....	1,021	605	16	6	1,648
Kent.....	1,752	409	22	5	2,188
Lambton.....	2,089	538	21	1	2,649
Lanark.....	485	229	9	1	724
Leeds.....	470	184	13	5	672
Lennox-Addington.....	141	82	4	1	228
Lincoln.....	2,652	576	37	3	3,268
Manitoulin.....	49	29	...	...	78
Middlesex.....	4,669	1,408	55	8	6,140
Muskoka.....	530	281	16	5	832
Nipissing.....	1,348	775	28	4	2,155
Norfolk.....	265	134	7	...	406
Northumberland.....	256	98	2	1	357
Ontario.....	3,393	499	25	...	3,917
Oxford.....	1,256	373	24	2	1,655
Parry Sound.....	369	307	9	...	685
Patricia.....	243	119	3	2	367
Peel.....	1,185	350	16	2	1,553
Perth.....	899	326	13	3	1,241
Peterborough.....	1,368	304	21	4	1,697
Prescott.....	292	81	3	...	376
Prince Edward.....	142	58	2	1	203
Rainy River.....	504	357	8	3	872
Renfrew.....	1,510	830	32	6	2,378
Russell.....	21	24	1	...	46
Simcoe.....	2,554	804	36	3	3,397
Stormont.....	606	176	11	...	793
Sudbury.....	2,939	1,522	70	23	4,554
Temiskaming-Cochrane.....	7,186	4,519	113	18	11,836
Thunder Bay.....	4,986	3,109	74	37	8,206
Victoria.....	442	134	6	...	582
Waterloo.....	4,090	1,281	60	6	5,437
Welland.....	4,194	1,269	67	6	5,536
Wellington.....	1,020	400	18	1	1,439
Wentworth.....	9,004	2,571	156	16	11,747
York.....	39,042	12,674	428	58	52,202
Not in Ontario.....	114	110	6	2	232
TOTALS.....	129,486	45,010	1,775	292	176,563

## CAUSES OF WORK INJURIES, 1951

A much fuller analysis of causes of work injuries was completed in this jurisdiction during 1951, based on our cause code adopted January 1, 1951.

The following tables set forth our experience by accident type and agency, providing classification and description of objects and working environment which, because of some untoward event, unsafe act or defect, cause an accident and result in a compensable injury.

The "agency" is the substance, object or other part of the working environment which is most closely associated with the injury and could be a machine, vehicle, crate or floor, etc. The "type" describes the way in which the agency caused the injury, e.g., by the claimant striking against, being struck by the agency or agency part, falling on the same or different levels, etc.

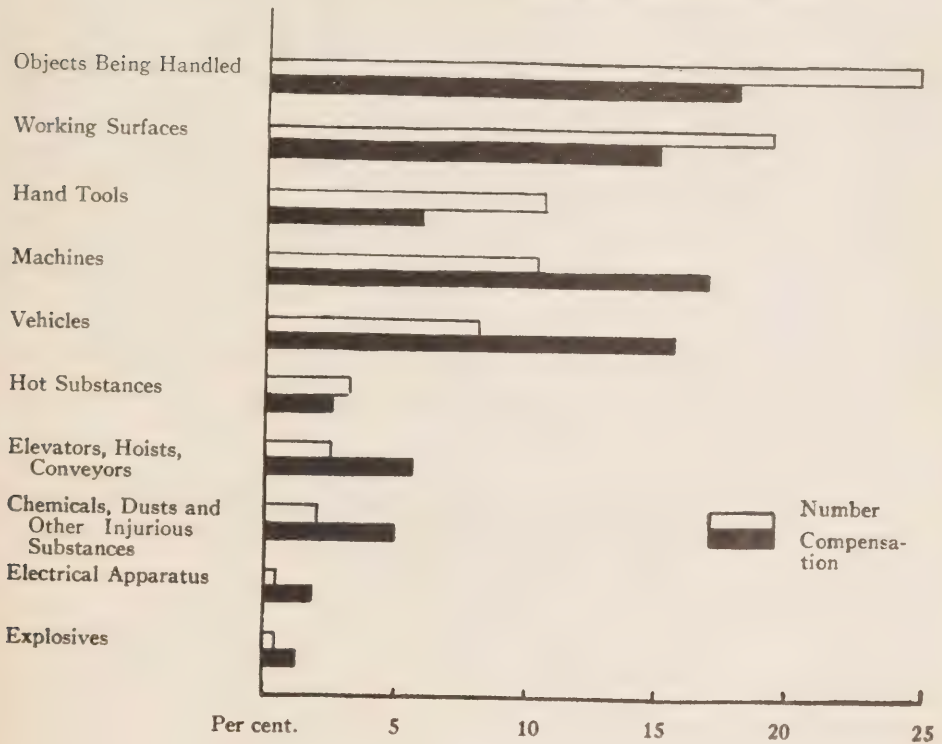
The number, total and average cost of compensation cases finalled during 1951 associated with each major agency group is shown in the following table.

Agency Group	Number of Cases	Compensation	
		Total	Average Per Case
Hand tools.....	4,924	\$ 780,355.52	\$ 158.48
Machines.....	4,842	2,231,532.54	460.87
Prime movers.....	177	49,386.54	279.02
Transmission equipment.....	190	181,136.50	953.35
Hoisting and conveying apparatus.....	819	528,975.72	645.88
Electrical apparatus.....	131	284,994.43	2,175.53
Vehicles.....	3,758	2,111,657.78	561.91
Explosives.....	154	187,361.05	1,216.63
Substances causing disease, or injury through the inhalation, absorption, ingestion of or contact with....	979	665,964.75	680.25
Temperature extreme .....	1,667	305,144.35	183.05
Working surfaces.....	9,073	2,016,474.25	222.25
Miscellaneous agencies.....	20,363*	4,313,901.55	211.85
TOTALS.....	47,077	\$13,656,884.98	\$290.10

\*11,727 cases "objects being handled". See breakdown of agencies later table.

Relative percentages, by major agency group, of total number and compensation costs are compared in the following chart:

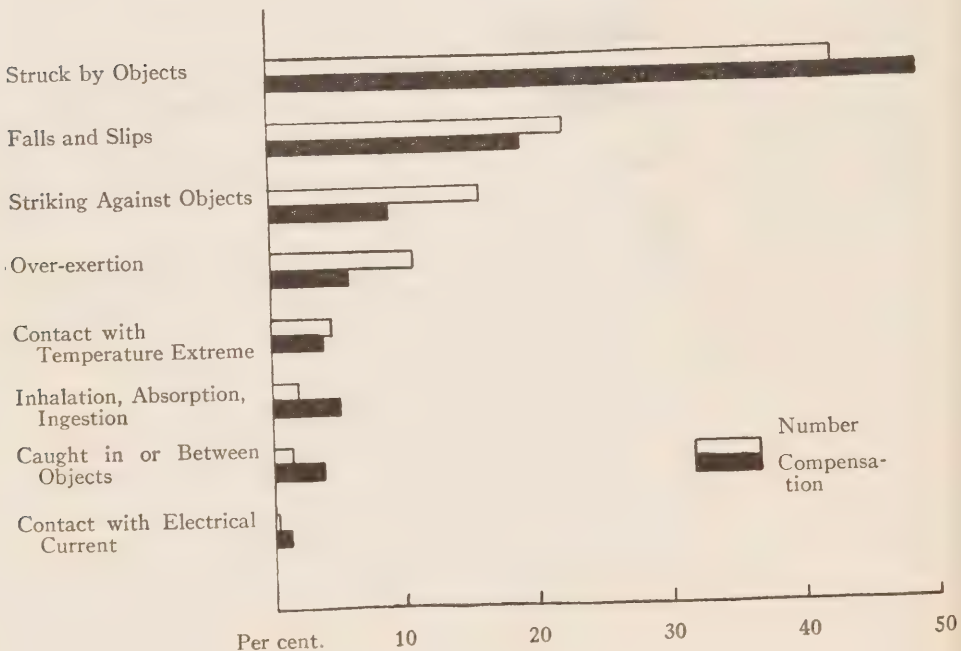
### LEADING AGENCIES CAUSING WORK INJURIES COMPENSATION CASES FINALLED DURING 1951



Number, total and average costs of compensation cases during 1951, by work injury type, is tabulated below. Relative percentages are also calculated.

Work Injury Type	Number of Cases	Compensation	
		Total	Average Per Case
Striking against.....	7,359	\$ 1,184,026.48	\$ 160.90
Struck by.....	20,254	6,664,223.31	329.03
Caught in, or between.....	779	559,655.15	718.43
Falls and slips.....	10,286	2,776,857.13	269.96
Contact with temperature extreme.....	1,923	518,564.25	269.66
Inhalation, absorption, ingestion.....	979	665,964.75	680.25
Over-exertion.....	4,973	790,554.86	158.97
Contact with electrical current.....	70	185,022.73	2,643.18
Miscellaneous accident types.....	454	312,016.32	687.26
TOTALS.....	47,077	\$13,656,884.98	\$ 290.10

### LEADING WORK INJURY TYPES CAUSING WORK INJURIES COMPENSATION CASES FINALLED DURING 1951





The relation of work injury type and agency in the severity of accident cost is amply demonstrated by the preceding tables. The most costly type of work injury involved electric current and when agency is analyzed, even though diminished somewhat by the inclusion of other work injury types, electrical apparatus still produced the highest cost. Caught in or between objects (type), when coupled with machines, transmission equipment, vehicles, etc., as agencies, produced the second highest cost average, followed closely by industrial diseases. The second highest cost agency was explosives. Close examination of these tables is recommended for further insight into this aspect of costs.

The tables following set forth the interrelation of type and major agency involved in claims for work injuries finalled during 1951 involving compensation payment, as well as the class of industry breakdown for these factors for the same cases.

**MAJOR AGENCY INVOLVED, BY TYPE OF WORK INJURY**  
**Compensation Cases Finalled During 1951**

Major Agency Groups	All Work Injury Types	Striking Against	Struck By	Caught in or Between	Falls and Slips	Contact with Temperature Extreme	Inhalation Absorption Ingestion	Over-Exertion	Contact with Electrical Current	Other Work Injury Types
Hand tools.....	4,924	267	4,430	10	18	5	.....	157	3	34
Machines.....	4,842	1,820	2,751	121	25	13	.....	92	3	17
Prime movers.....	177	47	84	7	1	1	.....	29	1	7
Transmission equipment.....	190	51	114	18	3	1	.....	2	.....	1
Hoisting and Conveying apparatus.....	819	197	541	23	22	.....	.....	32	1	3
Electrical apparatus...	131	18	5	1	2	33	.....	5	62	5
Vehicles.....	3,758	836	1,574	391	740	5	.....	183	.....	29
Boilers and pressure vessels.....	16	3	5	.....	.....	6	.....	1	.....	1
Explosives.....	138	3	20	1	1	97	.....	2	.....	14
Substances causing disease or injury through the inhalation, absorption, ingestion of or contact with.....	979	.....	.....	.....	.....	.....	979	.....	.....	.....
Substances involving temperature extreme.....	1,667	7	49	2	9	1,586	.....	3	.....	11
Working surfaces.....	9,073	356	46	5	8,480	126	.....	49	.....	11
Other agencies.....	20,363	3,754	10,635	200	985	50	.....	4,418	.....	321
<b>ALL AGENCIES...</b>	<b>47,077</b>	<b>7,359</b>	<b>20,254</b>	<b>779</b>	<b>10,286</b>	<b>1,923</b>	<b>979</b>	<b>4,973</b>	<b>70</b>	<b>454</b>

## WORK INJURY TYPE, BY CLASS OF INDUSTRY

## Compensation Cases Finalled During 1951

Class	All Work Injury Types	Striking Against	Struck By	Caught in or Between	Falls and Slips	Contact with Temperature Extreme	Inhalation Absorption Ingestion	Over-Exertion	Contact with Electrical Current	Other Work Injury Types
1	4,704	516	2,904	60	772	96	9	325	1	21
2	3,264	312	1,919	23	593	82	18	298	3	16
3	552	145	228	7	84	9	15	59	2	3
4	1,079	286	499	9	163	15	16	85	.....	6
5	1,984	255	985	36	372	87	59	172	1	17
6	821	131	372	17	144	25	22	99	1	10
7	542	54	236	5	102	67	12	58	2	6
8	1,308	176	522	18	126	208	33	209	1	15
9	1,375	225	698	17	200	60	21	145	2	7
10	3,794	802	1,741	49	391	155	147	463	3	43
11	2,607	436	1,149	39	407	128	62	352	4	30
12	818	110	280	10	191	65	38	117	1	6
13	443	86	141	3	130	3	23	51	.....	6
14	457	73	185	6	97	18	13	54	2	9
15	2,053	371	593	50	632	108	48	230	1	20
16	591	109	248	11	77	21	36	82	1	6
17	677	166	242	11	124	16	36	70	.....	12
18	446	92	164	7	98	28	15	36	1	5
19	692	157	288	14	127	11	16	71	.....	8
20	2,182	310	849	88	574	48	21	274	1	17
21	1,161	159	559	25	244	52	17	91	2	12
22	1,447	244	554	27	351	42	23	182	8	16
23	532	65	246	9	127	28	6	40	3	8
24	5,563	942	1,911	55	1,707	195	94	579	13	67
25	1,719	303	483	26	498	150	55	184	1	19
Totals . . .	40,811	6,525	17,996	622	8,331	1,717	855	4,326	54	385
Schedule 2.	3,139	400	1,164	77	952	97	61	340	15	33
Crown Cases . . .	3,127	434	1,094	80	1,003	109	63	307	1	36
GRAND TOTALS..	47,077	7,359	20,254	779	10,286	1,923	979	4,973	70	454

**MAJOR AGENCY INVOLVED FOR WORK INJURIES, BY CLASS OF INDUSTRY**  
**Compensation Cases Finalled During 1951**

Class	All Agencies	Hand Tools	Machines	Prime Movers	Transmission Equipment	Hoisting and Conveying Apparatus	Electrical Apparatus	Vehicles	Boilers and Pressure Vessels	Explosives	Substances causing Injury through the Inhalation, Absorption, or Contact with	Substances Involving Extreme Temperature	Working Surfaces	Other Agencies
1.....	4,704	1,177	293	9	13	49	4	208	1	7	9	92	618	2,227
2.....	3,264	942	170	4	3	40	4	139	.....	4	18	68	497	1,375
3.....	552	42	155	1	1	10	2	30	.....	.....	15	10	73	213
4.....	1,079	69	313	1	7	13	1	62	.....	.....	16	11	437	952
5.....	1,984	153	142	26	10	46	4	161	.....	15	59	83	333	409
6.....	821	38	91	2	9	21	2	71	.....	22	12	24	130	222
7.....	542	33	48	1	4	35	3	27	.....	5	33	65	114	617
8.....	1,308	55	168	2	4	27	3	70	.....	2	21	210	195	707
9.....	1,375	116	179	2	6	53	3	35	.....	1	147	57	501	1,590
10.....	3,794	217	1,080	14	20	56	5	143	.....	14	62	120	359	1,112
11.....	2,607	201	293	26	20	46	3	351	1	8	38	61	165	360
12.....	818	42	67	6	3	21	2	44	.....	2	23	2	109	174
13.....	443	18	40	2	4	23	.....	46	.....	1	13	17	90	157
14.....	457	94	33	1	2	6	3	39	1	5	48	103	559	802
15.....	2,053	58	185	1	6	65	3	218	.....	1	36	21	72	213
16.....	591	50	147	.....	2	16	1	32	.....	1	36	18	116	206
17.....	677	39	202	.....	11	12	.....	36	.....	2	15	23	93	109
18.....	446	39	139	1	2	3	1	19	.....	.....	16	11	113	218
19.....	692	28	237	2	3	17	1	46	.....	.....	21	39	474	991
20.....	2,182	85	97	10	9	51	6	393	1	5	17	42	209	499
21.....	1,161	130	75	9	12	32	3	123	.....	10	23	36	301	643
22.....	1,447	155	91	3	3	27	11	146	.....	1	6	29	119	248
23.....	532	48	22	.....	4	20	4	30	.....	1	94	189	1,485	2,636
24.....	5,563	471	309	28	15	57	24	243	3	3	.....	144	463	701
25.....	1,719	119	88	6	4	27	7	92	2	11	55	.....	.....	.....
Totals.....	40,811	4,419	4,664	154	177	773	100	2,804	12	124	855	1,486	7,425	17,818
Schedule 2.....	3,139	269	75	14	7	22	23	467	2	2	61	84	773	1,335
Crown Cases.....	3,127	236	103	9	6	24	8	487	2	7	63	97	875	1,210
GRAND TOTALS.....	47,077	4,924	4,842	177	190	819	131	3,758	16	138	979	1,667	9,073	20,363

**DETAILED AGENCY BREAKDOWN**  
**Compensation Cases Finalled During 1951**

Breakdown of Agencies	Temporary Dis- ability	Per- manent Dis- ability	Death	TOTALS
<b>A. HAND TOOLS:</b>				
Hand motive power.....	4,709	98	2	4,809
Mechanical motive power.....	27	4	1	32
Electrical motive power.....	78	5	....	83
Totals.....	4,814	107	3	4,924
<b>B. MACHINES:</b>				
Agitators, mixers, tumblers.....	56	13	....	69
Buffers, polishers, sanders and grinders.....	262	21	1	284
Castings, forging and welding machines.....	39	1	....	40
Crushing, pulverizing, etc., machines.....	13	....	....	13
Drilling, boring, reaming and turning machines.....	303	21	....	324
Packaging and wrapping machines.....	7	....	....	7
Picking, carding, opening and combing machines.....	7	1	....	8
Planers, shapers and molders.....	90	25	....	115
Presses.....	512	208	....	720
Rolls.....	94	21	....	115
Saws.....	700	160	3	863
Screening and separating.....	3	1	....	4
Sheers, slitters, slicers.....	178	39	....	217
Stitching and sewing machines.....	74	2	....	76
Weaving, knitting and spinning machines.....	71	3	....	74
Miscellaneous machines, n.e.c.....	1,647	264	2	1,913
Totals.....	4,056	780	6	4,842
<b>C. PRIME MOVERS:</b>				
Motors, engines, pumps.....	168	9	....	177
Totals.....	168	9	....	177
<b>D. TRANSMISSION EQUIPMENT:</b>				
Shafts, pulleys, gears, clutches, etc.....	142	47	1	190
Totals.....	142	47	1	190
<b>E. HOISTING AND CONVEYING APPARATUS:</b>				
Elevators, mine hoists.....	123	11	4	138
Cranes, power shovels, derricks, dredges, etc.....	93	10	4	107
Blocks and tackles and other hoisting apparatus.....	341	25	....	366
Conveyors.....	183	20	5	208
Totals.....	740	66	13	819
<b>F. ELECTRICAL APPARATUS:</b>				
Motors and generators.....	21	1	....	22
Transformers and convertors.....	11	2	11	24
Electrical apparatus, n.e.c.....	66	7	12	85
Totals.....	98	10	23	131



## DETAILED AGENCY BREAKDOWN—Continued

Breakdown of Agencies	Temporary Disability	Permanent Disability	Death	TOTALS
<b>G. VEHICLES:</b>				
Automobiles, passenger busses.....	303	19	7	329
Trucks, tractors, loadmobiles, lift trucks, etc.....	1,531	75	40	1,646
Mine and quarry cars .....	72	6	1	79
Railway and street car rolling stock.....	404	34	43	481
Watercraft.....	43	6	7	56
Aircraft.....	19	....	5	24
Hand or foot operated (wheelbarrows, etc.).....	962	17	1	980
Animal drawn.....	114	2	1	117
Vehicles, n.e.c.....	44	2	....	46
<b>Totals.....</b>	<b>3,492</b>	<b>161</b>	<b>105</b>	<b>3,758</b>
<b>H. EXPLOSIVES:</b>				
Chemicals, gases and vapours.....	61	1	1	63
Boilers and pressure vessels.....	14	....	2	16
Blasting operations.....	5	2	1	8
Dusts.....	3	....	....	3
Explosives, n.e.c.....	56	2	6	64
<b>Totals.....</b>	<b>139</b>	<b>5</b>	<b>10</b>	<b>154</b>
<b>I. SUBSTANCES CAUSING DISEASE THROUGH THE INHALATION, ABSORPTION, INGESTION OF OR CONTACT WITH:</b>				
Dusts—organic.....	11	1	....	12
Dusts—inorganic.....	23	47	7	77
Poisonous vegetation.....	73	....	....	73
Noxious vapours, gases, fumes.....	59	1	....	60
Noxious or corrosive chemicals.....	144	7	....	151
Radiations and radiating substances.....	4	....	....	4
Primary irritants and sensitizers.....	470	3	2	475
N.e.c.....	126	....	1	127
<b>Totals.....</b>	<b>910</b>	<b>59</b>	<b>10</b>	<b>979</b>
<b>J. TEMPERATURE EXTREMES:</b>				
Highly inflammable and hot substances.....	241	8	4	253
Hot metals and liquids.....	998	6	4	1,008
Steam or other hot vapours.....	94	....	....	94
Welding flashes.....	34	....	....	34
Sunstroke, heat exhaustion.....	4	....	....	4
Cold substances.....	90	3	....	93
Temperature extremes, n.e.c.....	180	....	1	181
<b>Totals.....</b>	<b>1,641</b>	<b>17</b>	<b>9</b>	<b>1,667</b>
<b>K. WORKING SURFACES:</b>				
Ground or floor.....	5,792	61	4	5,857
Ramps, roofs, runways, platforms.....	476	9	3	488
Roads, sidewalks.....	392	4	....	396
Stagings, scaffolds, stairs, steps, escalators.....	1,156	28	17	1,201
Working surfaces, n.e.c.....	1,103	23	5	1,131
<b>Totals.....</b>	<b>8,919</b>	<b>125</b>	<b>29</b>	<b>9,073</b>



## DETAILED AGENCY BREAKDOWN—Continued

Breakdown of Agencies	Tem- porary Dis- ability	Per- manent Dis- ability	Death	TOTALS
L. MISCELLANEOUS AGENCIES:				
Bales, boxes, material, etc. (being handled).....	7,458	89	2	7,549
Bridges, catwalks, trestles.....	26	....	....	26
Buildings and structures (including parts of these, such as doors and windows).....	623	34	7	664
Flying fragments.....	793	30	....	823
Ladders.....	596	27	5	628
Nails and spikes.....	634	1	....	635
Poles, trees, logs, stumps.....	2,815	44	20	2,879
Rivers, lakes, seas, or harbours.....	8	....	....	8
Shaftways, pits, excavations, etc.....	167	4	7	178
Stock piles.....	208	4	1	213
Storage bunkers.....	6	....	....	6
Tanks, vats, kilns.....	102	1	1	104
Animals, insects, snakes, etc.....	251	6	1	258
Miscellaneous agencies, n.e.c.....	6,204	149	39	6,392
Totals.....	19,891	389	83	20,363
GRAND TOTALS.....	45,010	1,775	292	47,077

## NATURE OF WORK INJURIES, 1951

An analysis of work injuries compensated during 1951 again indicates the largest percentages of cases to fall into the categories of cuts and lacerations (26.6%), sprains and strains (20.4%), bruises, contusions and abrasions (19.2%) and fractures (15.7%).

Full particulars of per cent. impairment of capacity in permanent disability cases and breakdown of industrial diseases also follow. The analysis of reopened death claims in a later section should be noted when considering Schedule 3 cases.

## NATURE OF INJURIES, 1951

## Temporary Disability Cases

Class	Bruises, Con- tusions and Abrasions	Cuts, Lacer- ations and Punctures	Fractures	Crushes	Sprains, Strains, Twisting and Wrenching	Scalds and Burns	Eye Injuries	Herniae	Internal Injuries	Concussion (Brain, Spine, etc.)	Dislocations	All Other Injuries	Industrial Dis- eases (Sch. 3)	TOTALS
1	1,041	1,707	554	168	697	68	83	38	2	1	18	173	20	4,570
2	615	1,241	342	76	601	45	55	52	1	3	15	114	23	3,183
3	67	210	56	20	86	11	13	14	1	...	2	19	17	516
4	195	371	136	50	154	15	13	13	...	...	4	28	19	998
5	438	426	350	37	292	88	74	48	2	...	7	43	29	1,834
6	161	163	144	39	163	21	12	16	1	...	8	23	17	768
7	73	85	94	16	85	66	16	15	1	...	6	17	4	478
8	200	221	178	41	247	212	44	41	...	1	2	35	23	1,245
9	263	279	276	88	216	56	48	30	4	...	4	47	16	1,327
10	527	1,102	497	140	611	169	112	85	7	2	10	103	140	3,505
11	446	603	411	49	508	134	117	75	...	...	8	65	71	2,487
12	151	113	120	29	204	67	19	14	1	3	6	27	26	780
13	82	90	62	6	120	6	8	5	1	...	2	17	24	423
14	62	177	46	9	77	22	4	13	3	1	3	18	11	446
15	360	487	298	43	485	106	28	41	3	...	14	74	51	1,990
16	85	153	69	27	98	21	9	23	1	...	6	17	37	546
17	110	204	79	22	102	18	12	16	...	...	3	32	39	637
18	52	151	55	19	63	39	4	7	2	...	2	17	18	429
19	116	199	97	44	125	11	7	14	...	1	1	22	19	656
20	483	382	402	67	570	44	30	43	3	2	7	65	16	2,114
21	228	259	195	58	193	45	34	15	1	...	5	46	16	1,095
22	264	336	229	51	325	46	24	33	3	2	9	52	27	1,401
23	100	114	111	22	84	36	11	1	1	...	6	15	4	505
24	1,011	1,302	897	183	1,215	183	193	96	5	2	34	175	72	5,368
25	240	479	247	45	321	163	16	34	2	1	10	66	54	1,678
Sch. 2....	601	565	612	66	749	92	65	78	3	2	24	96	55	3,008
Crown....	667	537	491	93	791	106	63	83	6	1	25	100	60	3,023
ALL....	8,638	11,956	7,048	1,508	9,182	1,890	1,114	943	54	22	241	1,506	908	45,010

## NATURE OF INJURIES, 1951

## Permanent Disability Cases

Part of Body Affected	Per Cent. Impairment of Physical Capacity										TOTALS	
	0.0-9.9	10.0-19.9	20.0-29.9	30.0-39.9	40.0-49.9	50.0-59.9	60.0-69.9	70.0-79.9	80.0-89.9	90.0-99.9		100
Foot.....	74	14	5	3	1	1						98
Leg.....	35	27	13	4	5	2	3	1	3			93
Head.....	12	6	6	1	3				2		1	31
Face.....	1	1		1								3
Eye.....	24	76		1	2	1	1	2	2			109
Ear.....	1											1
Arm.....	94	41	17	2	3	4	4	6				171
Hand.....	30	12	3	3	12		1	1				62
Thumb and Four Fingers.....	1	1		3								5
Thumb and Three Fingers.....		1										1
Thumb and Two Fingers.....	3	1	1									5
Thumb and One Finger.....	6	3										9
Thumb.....	107	1	2		1							111
One Finger.....	722	10										732
Two Fingers.....	115	19	3									137
Three Fingers.....			1									1
Four Fingers.....	10	9	8	4								31
Internal Organs.....			2									2
Industrial Diseases.....	1	3	3	6	6	3		8	1		24	55
All Others.....	53	38	10	3	2	5	1	1	1		4	118
TOTALS.....	1,289	263	74	31	35	16	10	19	9		29	1,775

## NATURE OF INJURIES, 1951

## Industrial Diseases

Description of Disease	Medical Aid Only	Temp. Dis.	Perm. Dis.	Death	TOTALS
Anthrax; Ankylostomiasis; Compressed air illness or caisson disease; Poisoning by carbon bisulphide or its sequelae; Any Respiratory Disorder due to inhalation of materials used in non-offset sprays.....	14	28	....	1	43
Lead Poisoning or its sequelae.....	63	59	....	....	122
Mercury Poisoning or its sequelae; Phosphorus Poisoning or its sequelae; Arsenic Poisoning or its sequelae; Chrome Poisoning; Cadmium Poisoning.....	10	10	....	....	20
Brass or Zinc or Nickel Poisoning or its sequelae.....	....	1	1	....	2
Retinitis due to electro-welding or acetylene-welding.....	1	2	....	....	3
Ulceration of the corneal surface of the eye, due to tar, pitch, bitumen, mineral oil or paraffin or any compound product, or residue of any of these substances.....	1	3	....	....	4
Carbon Dioxide Poisoning or its sequelae; Carbon Monoxide Poisoning or its sequelae....	7	6	....	....	13
Stone Workers' or Grinders' Phthisis; Silicosis; Pneumoconiosis.....	3	....	47	8	58
Poisoning by Nitrous Fumes or its sequelae....	2	4	....	....	6
Poisoning by chlorinated hydro-carbons (carbon tetrachloride, trichlorethylene, tetrachlore- thane, trichloronaphthalene and others), or the sequelae.....	30	6	2	....	38
Epitheliomatous cancer or ulceration of the skin, due to tar, pitch, bitumen, mineral oil or paraffin, or any compound, product, or residue of any of these substances.....	10	3	....	....	13
Bursitis; Inflammation of the synovial lining of the wrist joints and tendon sheaths.....	13	20	....	....	33
Dermatitis (Venenata).....	1,185	714	3	....	1,902
Infected Blisters.....	44	46	....	....	90
Section 1, sub-section (h) "Industrial Disease" shall mean—any other disease peculiar to or characteristic of a particular industrial process, trade or occupation.....	5	6	2	1	14
TOTALS.....	1,388	908	55	10	2,361

## DEATH CASES, 1951

## Number of Cases

Pension Awards.....	208
Lump Sums.....	8
Burial Expenses and Medical Aid Only.....	62
Burial Expenses Only.....	14
<b>TOTAL.....</b>	<b>292</b>

## Number, Relationship, and Residence of Dependants

Relationship of Dependants	Resident in Ontario	Not Resident in Ontario	TOTALS
Widow.....	176	23	199
Child.....	213	26	239
Foster Mother.....	6	..	6
Parent or Parents.....	16	4	20
<b>TOTALS.....</b>	<b>411</b>	<b>53</b>	<b>464</b>

It will be noted that for many years the percentage of death (and permanent disability) claims to total work injuries has been falling, which is an excellent sign that efforts in the field of accident prevention and medical service are being successful.

The preceding table does not include cases which may have been finalled previously as permanent or temporary disabilities and then subsequently die, e.g., silicosis pensioners, paraplegics, etc., even though the death claim may be allowed and an additional award made. These cases are included among the 288 reopened death claims as listed in a previous table. There were 25 pneumoconiosis pensioners whose death claims were allowed during 1951, with an average cost per case of \$12,259.80. The average cost of finalled death claims during 1951 should be noted in a later table.

Each of the Board's pensioners who die must also be processed as a potential death claim but these cases are not included among the reopened case total unless a further award is made.

### **TOTAL AND AVERAGE COMPENSATION AND MEDICAL AID COSTS, 1951**

The table produced hereafter includes the total compensation costs incurred (in all years) for the claims finalled during 1951, and the medical aid costs to the end of 1951 for those claims.

It is very likely that some claims finalled during the year will be reopened for further compensation awards and many will be reopened for the payment of medical accounts not yet received. These are not average cases however and, therefore, are not tabulated.



# TOTAL AND AVERAGE COMPENSATION AND MEDICAL AID COSTS, 1951, SCHEDULE 1, BY CLASSES

## Compensation Costs

CLASS	TEMPORARY DISABILITY CASES		PERMANENT DISABILITY CASES						DEATH CASES						ALL CASES		
	For Temporary Disability		For Temporary Disability		For Permanent Disability		For Temporary Disability		For Death Benefits		For Funeral Expenses						
	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average					
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			
1	169,609.86	124.66	72,953.15	639.94	266,262.31	2,335.67			95,156.00	4,767.80	3,891.80	194.73	1,008,165.82	214.32			
2	387,412.02	121.71	34,410.41	527.85	149,407.63	2,158.48			99,459.00	6,218.50	4,144.30	208.43	664,859.41	203.69			
3	58,889.99	113.16	16,092.00	459.77	99,127.64	2,832.22	21.47	4.47	13,380.00	1,980.00	247.00	57.00	187,850.40	140.31			
4	115,338.98	115.56	39,638.53	521.56	131,226.00	1,726.66	33.52	6.70	15,582.00	9,116.40	885.00	177.00	132,694.03	308.31			
5	28,459.16	156.21	97,866.52	836.47	468,693.03	1,605.03	2,148.09	65.03	28,459.75	8,194.95	6,518.30	197.52	1,112,093.85	575.61			
6	114,577.48	199.19	37,070.65	772.31	152,019.50	1,167.05			2,841.00	4,768.20	912.50	182.50	328,420.03	460.02			
7	100,751.72	210.78	63,562.84	1,059.38	181,445.00	5,004.92			30,143.00	12,543.50	650.00	167.50	396,536.06	731.62			
8	167,128.46	134.24	30,606.05	508.50	161,156.00	2,765.46	2,092.43	86.86	42,593.00	10,733.75	274.75	192.94	405,905.18	410.37			
9	201,162.25	151.59	28,998.45	659.06	50,246.45	1,111.90	2,190.94	17.74	17,165.00	4,391.35	589.90	147.18	300,352.99	218.44			
10	426,829.83	121.78	109,123.61	481.50	478,957.64	1,687.85	187.50	16.88	38,628.00	7,157.00	1,043.60	258.10	1,044,960.18	275.42			
11	346,148.98	149.18	51,019.11	486.66	247,033.45	2,227.83	5,894.50	151.98	76,417.00	8,535.44	1,632.50	211.72	731,867.74	286.72			
12	99,721.33	127.85	24,537.72	645.73	78,800.65	2,073.70							203,059.70	248.24			
13	18,253.80	114.08	11,750.61	691.74	78,183.00	1,592.79			37,659.00	10,896.33	530.00	176.67	171,430.13	186.95			
14	58,683.82	141.58	8,328.30	940.92	15,202.00	1,689.11			6,384.00	3,193.67	348.69	172.50	89,997.17	193.73			
15	227,044.84	114.09	31,517.76	534.20	134,351.50	2,977.74	515.47	138.87	60,048.00	7,311.25	685.00	171.55	124,159.57	206.60			
16	66,511.82	121.82	21,064.88	559.65	110,629.00	2,579.57	237.99	119.00	17,966.00	8,983.60	250.00	125.00	210,669.60	171.67			
17	73,681.04	115.67	11,855.68	320.42	34,791.18	340.50			6,801.40	3,267.33	681.65	227.22	127,813.55	158.79			
18	53,889.62	125.62	12,198.86	762.43	73,061.00	4,566.31			10,901.00	10,901.00			150,050.48	336.44			
19	79,878.72	121.77	12,228.76	339.69	82,241.85	2,284.50											
20	264,834.06	125.28	31,741.04	611.66	131,711.25	2,904.80			91,106.00	2,608.15	2,690.70	206.94	525,060.00	230.65			
21	147,025.64	134.27	31,339.63	728.83	138,971.50	3,241.90	12.30	53	128,957.00	5,606.83	5,057.03	219.42	451,461.21	485.77			
22	157,118.14	112.17	18,742.86	551.26	88,086.00	959.76	67.00	5.58	86,904.00	7,242.00	2,175.44	181.28	355,123.54	264.53			
23	90,651.15	179.51	16,704.76	928.01	80,519.00	4,475.28	18.27	4.81	55,790.00	6,192.11	1,885.00	209.44	245,532.18	264.75			
24	749,157.18	119.60	134,163.04	808.37	401,551.61	2,104.50	81.18	3.02	187,140.00	6,505.03	5,531.05	197.18	1,172,818.21	401.53			
25	174,634.10	104.07	34,833.24	663.54	104,350.50	3,260.95			62,254.00	6,917.11	1,685.00	187.22	357,756.84	208.12			
ALL	5,065,248.79	129.95	970,908.08	600.07	3,930,921.64	3,129.49	15,147.34	62.84	1,186,073.60	6,914.27*	12,264.14	197.50	11,308,853.59	282.00			

\*Including only those cases where some dependency involved produces average, per case, of \$9,649.83

## TOTAL AND AVERAGE COMPENSATION AND MEDICAL AID COSTS, 1951, SCHEDULE 1, BY CLASSES

## Medical Aid Costs

Class	When Medical Aid Only		In Temporary Disability Cases		In Permanent Disability Cases		In Death Cases		For All Cases	
	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average
1.....	\$ 28,512.94	\$ 9.73	\$ 240,900.67	\$ 52.71	\$ 69,401.61	\$ 608.79	\$ 781.70	\$ 39.09	\$ 339,596.92	\$ 44.48
2.....	50,612.33	9.62	177,972.88	53.91	31,915.06	491.00	842.35	52.65	261,342.62	30.65
3.....	11,499.60	8.61	26,855.73	52.05	18,239.52	521.13	240.00	240.00	56,834.85	30.10
4.....	20,460.41	8.47	42,546.65	42.63	15,663.03	206.09	1,312.25	262.45	79,982.34	22.88
5.....	50,053.21	10.04	132,089.64	72.02	59,028.04	504.51	3,369.82	102.12	244,540.71	35.08
6.....	20,974.72	8.79	43,114.84	56.14	25,972.07	541.08	291.05	58.21	90,352.68	28.17
7.....	29,850.36	12.26	51,867.28	108.51	41,200.68	686.68	715.30	178.83	123,633.62	41.54
8.....	32,437.98	8.22	64,827.75	52.07	24,772.66	419.88	101.75	25.44	122,140.14	23.25
9.....	47,288.28	8.26	77,514.88	58.41	19,675.50	447.17	1,179.75	294.94	145,658.41	20.51
10.....	138,999.90	8.21	176,297.01	50.30	69,013.03	242.15	729.50	182.38	385,039.44	18.58
11.....	127,102.71	8.57	130,869.24	52.62	35,525.78	320.05	3,254.78	361.64	296,752.51	17.01
12.....	25,353.56	9.78	49,028.61	62.86	21,972.69	578.23	.....	.....	96,354.86	28.26
13.....	9,725.83	9.22	21,319.75	50.40	11,923.35	701.37	63.00	21.00	43,031.93	28.73
14.....	14,610.98	10.84	27,644.97	61.98	9,049.45	1,005.49	5.00	2.50	51,310.40	28.43
15.....	58,648.71	9.82	108,487.17	54.52	34,735.91	588.74	898.38	224.60	202,770.17	25.27
16.....	22,265.62	9.22	31,252.58	57.24	24,654.49	573.36	526.20	263.10	78,698.89	26.17
17.....	17,305.33	8.57	34,111.44	53.55	11,294.38	305.25	79.05	26.35	62,790.20	23.28
18.....	14,044.01	9.09	18,089.77	42.17	13,253.80	828.36	.....	.....	45,387.58	22.80
19.....	24,805.21	9.34	40,115.49	61.15	10,054.78	721.77	131.40	10.11	74,975.48	22.40
20.....	44,978.59	9.32	108,773.40	51.45	39,697.33	721.77	.....	.....	193,580.72	27.62
21.....	25,669.99	9.11	66,093.27	60.36	25,642.73	596.34	2,119.00	92.13	119,524.99	30.03
22.....	40,779.64	9.62	80,289.42	57.31	21,381.76	628.88	1,245.20	103.77	143,696.02	25.26
23.....	17,750.89	8.81	47,570.94	94.20	18,591.16	1,032.84	995.70	110.63	84,908.69	35.77
24.....	128,755.42	8.81	324,974.10	60.54	107,583.89	644.21	3,341.76	119.35	564,655.17	27.98
25.....	44,465.78	9.53	92,293.46	55.00	18,260.72	570.65	1,026.70	114.08	156,046.66	24.44
ALL.....	1,046,952.00	9.04	2,214,900.94	56.82	778,503.42	481.15	23,249.64	108.64	4,063,606.00	25.95











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Report for 1953 of

# The Workmen's Compensation Board

Ontario

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ONTARIO

*Printed by Order of*

The Legislative Assembly of Ontario



Report for 1953 of

# The Workmen's Compensation Board

Ontario



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The Legislative Assembly of Ontario

SESSIONAL PAPER No. 14

TORONTO

Printed and Published by Baptist Johnston, Printer to the Queen's Most Excellent Majesty

1954

TO THE HONOURABLE THE LIEUTENANT-GOVERNOR  
OF THE PROVINCE OF ONTARIO

MAY IT PLEASE YOUR HONOUR:

The undersigned begs leave respectfully to present to Your Honour the annual report of the Workmen's Compensation Board for the year 1953.

CHARLES DALEY,  
Minister of Labour.

March 9th, 1954.

## THE WORKMEN'S COMPENSATION BOARD

---

E. E. SPARROW, Chairman  
JOHN F. CAULEY, Vice-Chairman  
E. C. STEELE, M.D., Commissioner  
S. R. JOHNSTON, Solicitor  
H. W. FORSTER, Secretary





# FINANCIAL REPORT FOR 1953

OF

## THE WORKMEN'S COMPENSATION BOARD ONTARIO

OFFICES:

90 Harbour Street, Toronto.

TO HIS HONOUR THE LIEUTENANT-GOVERNOR:

The Workmen's Compensation Board begs to submit its Report of financial operations during the year 1953.

### GENERAL REVIEW

New peaks were reached during 1953 in payroll covered, incidents reported as work injuries and benefits awarded under the Workmen's Compensation Act. There were indications of slight recessions in certain industries, however.

### OPERATIONS' COMPARISON, 1952-1953

	1952	1953
Incidents reported as work injuries.....	209,974	219,464
Benefits awarded under the Act:		
Schedule 1.....	\$24,776,632 57	\$27,347,412 47
Schedule 2.....	4,250,645 35	4,331,902 31
TOTAL.....	\$29,027,277 92	\$31,679,314 78
Estimated payroll covered by receipts during the year:		
Schedule 1.....	\$2,901,846,000	\$3,344,492,000
Number of employers under Act at December 31st:		
Schedule 1.....	49,917	57,411

### Schedule 1 Receipts

Assessment receipts during 1953 amounted to \$28,813,173.01, of which \$196,012.99 was from refunds and application of sections of the Act as penalties. There was a total of \$199,922.81 refunded by the Department of Veterans Affairs for injured workmen who had previously suffered disabilities in the armed services. Regulation P.C. 6221 was rescinded by P.C. 4713 effective December 31, 1952 and, except for a few outstanding cases, this type of income will not recur in the future. Board policy was changed during 1953, making a total of \$885,697.52 interest earnings available for pro ration to Schedule 1 balances. The creation of the Pension Fund Contingency Reserve, in 1952, no longer requires all interest earnings to be credited to the Pension Fund and Reserve for Compensation Deferred. Schedule 1 balances also received transfers of \$19,417.23 from the Second Injury Fund and \$293,671.00 from the Disaster Reserve during 1953. Total income credited to Schedule 1 during 1953 was \$30,211,881.57.

An additional \$4,331,700.00 is estimated as receivable on account of outstanding assessments and adjustments due on 1953 payrolls.

Silicosis assessments and refunds amounting to \$983,563.61 and asbestosis assessments of \$22,602.48 were received during the year.

The average rate of assessment charged employers during 1953 amounted to \$ .86 per \$100. of payroll.

#### Schedule 1 Expenditures

Compensation and medical aid awards for other than silicosis claims (Class 5) during 1953 amounted to \$26,694,240.61, including all payments made for claims regardless of the year in which the work injury occurred. It is estimated that an additional \$13,484,300.00 will be required during 1954 to bring outstanding and continuing general accident hazard claims to finality.

Estimated outstanding claim cost for pneumoconiosis cases is \$2,171,300.00 and silicosis claims not provided for by the Silicosis Account amount to a liability of \$776,000.00.

Other outlays during 1953 were \$2,126,596.91 for administration expenses (including \$91.22 credit adjustment of prior years' expenses), \$265,989.77 for service outlays, \$112,730.12 for mine rescue work, \$687,719.68 grants to accident prevention associations, \$81,112.41 for the Malton Rehabilitation Centre (charges in excess of receipts for treatment of injured workmen), \$23,052.50 to provide special facilities for the treatment of paraplegics, \$16,570.18 for legal expenses under Section 9 of the Act and \$286,172.00 transferred to offset charges to the Disaster Reserve during the year. A credit of \$99,060.71 was received during the year in the account covering special hospitalization arrangements with the Toronto General and Western Hospitals, arising out of a special clean up of outstanding accounts.

Total expenditures and charges during the year amounted to \$30,195,123.47.

Silicosis awards during 1953 amounted to \$653,171.86 and expenses to \$159,692.28, a total of \$812,864.14. There were no asbestosis claims made during 1953 in the mining industry. Expenses totalling \$1,670.00 were charged the Asbestosis Account for X-ray examinations, etc.

#### Schedule 2 and Crown Industries

The Dominion and Provincial governments along with the employers in Schedule 2 pay for work injuries in their industries as they arise on the adjudication of claims by the Board. Their accident cost figures appear in the total benefits awarded but since they do not pay assessments to the Board on a percentage of payroll there is no inclusion of assessment figures.

The total benefits awarded for these groups during 1953 amounted to \$4,331,902.31, of which \$3,301,164.19 was for compensation and \$1,030,738.12 for medical aid. Schedule 2 and Crown employers have been assessed a total of \$330,704.00 for their share of the expenses of adjudicating claims and providing services for their workmen during 1953. See Chapter IV for further particulars of operations.

### Malton Rehabilitation Centre

During 1953, 3,436 patients were admitted for treatment to the Malton Rehabilitation Centre and 3,529 were discharged, slight decreases in both cases from the previous year. Average length of treatment period was 40 days.

Maintenance costs in the temporary facilities at Malton have risen sharply in recent years and account for a large portion of the increase in daily rate. Steps are now being taken to purchase land for the establishment of permanent quarters and improved facilities.

During the year, many interested groups from labour and management have inspected the Centre and many observers have come from distant parts of the world to study our methods and operations. Special medical guests have investigated our physical medicine and rehabilitation departments. Reports from these groups have been most encouraging concerning treatment methods used and our system of handling the case load. Industry continues to co-operate in placing those discharged at suitable work so that, by the co-operative efforts of the Board, the attending doctors, labour and management, the eventual loss to industry through industrial work injuries is being kept at a minimum.

### New Office Building, 90 Harbour Street

Commencing in April 1953, certain departments of the Board moved to our present excellent accommodation at 90 Harbour Street, with all phases of activity encompassed by September including the staff of the various safety associations operating under the Act.

We are pleased to report that the increased space and facilities have resulted in new peaks of efficiency in all phases of operations. We are still striving, however, to continue the trend of improvement in the future.

Depreciation of the building concerned is scheduled for a forty year period, with permanent equipment to be depreciated over five years in accordance with recognized accounting procedures. It is gratifying to report that expenses have risen very slightly in relation to the tremendous improvement in facilities.

### Staff

The Board wishes to take this opportunity of extending appreciation to the staff for their continued loyal and efficient service.

### From Commencement of Act

Since January 1, 1915, when the Act first went into effect, there have been 3,556,895 incidents reported as work injuries to the Board and \$381,606,593.91 awarded as benefits.

### Contents of Report

The remaining chapters of this Report deal with the subjects as listed:

- Chapter II—Expenses analyses.
- Chapter III—Statement and Summary Schedule 1 Accounts.
- Chapter IV—Statement and Summary Schedule 2 Accounts.
- Chapter V—Statement and Summary Superannuation Fund.
- Chapter VI—Auditor's Report and Certificate.

**Supplementary Statistical Summary**

A supplementary statistical report dealing with the accident experience and including discussions of the trends indicated for claims settled during 1953 is being prepared and will be made available upon request. The printed edition of the 1952 Statistical Report is bound as an appendix to this Report.

Dated at Toronto, this 4th day of March, 1954.

E. E. SPARROW,  
Chairman.

J. F. CAULEY,  
Vice-Chairman.

E. C. STEELE,  
Commissioner.

## CHAPTER II

## ADMINISTRATION AND SPECIAL SERVICE EXPENSES

ANALYSIS OF ADMINISTRATION EXPENSES  
AND SERVICE OUTLAYS DURING 1953

	Total Expenses
Salaries of Board and Staff .....	\$1,912,054 71
Travelling and Other Expenses of Board and Staff .....	146,809 94
Printing, Stationery and Office Supplies .....	135,296 85
Postage and Excise Stamps .....	103,837 56
Telephone, Telegraph and Express .....	38,465 69
Legal Expenses, Witness Fees, etc. ....	5,516 84
Insurance and Security Service .....	28,154 30
Auditor's Services, under instruction of Lieutenant-Governor in Council .....	4,000 00
Office Rent and Accommodation prior to April 3, 1953 .....	27,266 60
Special Services .....	20,473 00
Equipment Rental and Repairs .....	43,240 09
Equipment depreciated fully during year .....	1,752 17
Building Services—Maintenance, Supplies, Heat, Water, Hydro, Cafeteria and Taxes .....	107,249 56
Public Relations and Educational Activities .....	23,841 09
District Office Expenses .....	2,452 75
Board's Contribution to Staff Superannuation Fund .....	131,267 13
	<u>\$2,731,678 28</u>
Less:	
Portion attributable to Malton Rehabilitation Centre for Services Rendered by Head Office Staff .....	64,996 26
Rentals charged Safety Associations for Accommodation in Board's Building .....	13,495 62
	<u>\$2,653,186 40</u>
Adjustments for Depreciation:	
Plus:	
Depreciation charged for Head Office Building for 1953 .....	78,987 57
Depreciation charged for Head Office Equipment for 1953 .....	74,243 93
	<u><u>\$2,806,417 90</u></u>

SCHEDULE FOR PRO RATION OF  
ADMINISTRATION EXPENSES AND SERVICE OUTLAYS

Silicosis Account .....	\$ 38,708 00
Asbestosis Account .....	80 00
Special Hospital Account .....	11,499 00
Safety Associations .....	32,749 00
Schedule 2 Employers .....	168,496 00
Dominion of Canada .....	121,580 00
Province of Ontario .....	40,628 00
Schedule 1 Employers—	
Charged as Administration Expense .....	\$2,126,688 13
Charged as Medical Service Outlays .....	265,989 77
	<u>2,392,677 90</u>
	<u><u>\$2,806,417 90</u></u>

The gross expenses of the Board in administering claims amounted to \$2,806,417.90\*, of which \$2,392,677.90 was charged directly to Schedule 1 (\$2,126,688.13 as administration expenses and \$265,989.77 as medical and investigatory service outlays). The remaining expenses were pro rated to the



classes through the media of the special service accounts listed. Schedule 2 and Crown employers were assessed a total of \$330,704.00 for administration and service outlays.

\*Credit adjustment of \$91.22 for prior years to be subtracted from this item due to adjustments of Schedule 2 administrative charges.

### Special Services

#### MINE RESCUE WORK ACCOUNT, 1953

Maintenance of Stations, Salaries and Supplies.....	\$112,730 12
TOTAL CHARGED TO CLASS 5.....	<u>\$112,730 12</u>

#### SPECIAL HOSPITAL ACCOUNT

##### Payments for Services:

Toronto General Hospital.....	\$ 199,923 08
Toronto Western Hospital.....	30,060 00
	<u>229,983 08</u>
Pro Rata Share of the Board's Administration Expenses.....	11,499 00
	<u>241,482 08</u>
Less:	
Recoveries from Medical Aid and other accounts.....	340,542 79
TOTAL CREDIT TO SCHEDULE 1.....	<u>\$ 99,060 71*</u>

\*Previous year hospital accounts cleaned up by special drive.

#### PARAPLEGIC ACCOUNT

Doctors' Fees, Equipment and Supplies.....	\$ 23,052 50
TOTAL CHARGED TO SCHEDULE 1.....	<u>\$ 23,052 50</u>

#### GRANTS TO SAFETY OR ACCIDENT PREVENTION ASSOCIATIONS, 1953

Association	Class	Grant	Rentals in New Building	Total
Lumbermen's Safety Association....	1	\$ 74,000 00\$	—	\$ 74,000 00
Ontario Pulp and Paper Makers' Safety Association.....	2	23,688 00	679 25	24,367 25
Mines Accident Prevention Associa- tion of Ontario.....	5	35,750 00	—	35,750 00
Industrial Accident Prevention Associations.....	3, 4, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 23(0)	323,835 00	9,098 37	332,933 37
Class 20 Accident Prevention Associa- tion of Ontario.....	20	73,279 37	1,430 00	74,709 37
Ontario Highway Construction Safety Association.....	21	26,498 95	475 00	26,973 95
Electrical Employers' Association of Ontario.....	22	22,200 00	858 00	23,058 00
Construction Safety Association of Ontario.....	24	62,223 74	955 00	63,178 74
		<u>\$641,475 06</u>	<u>\$13,495 62</u>	<u>\$654,970 68</u>
Pro Rata share of the Board's Administration Expenses.....				32,749 00
TOTAL CHARGED TO SCHEDULE 1.....				<u>\$687,719 68</u>



### DEPRECIATION OFFICE EQUIPMENT HEAD OFFICE, 1953

Balance equipment to be depreciated, Jan. 1, 1953.....	\$ 106,024 48
Equipment purchased during 1953.....	238,541 51
	<u>\$ 344,565 99</u>
Less:	
Depreciation charged to Head Office for 1953—	
For equipment purchased during 1951-52.....	26,506 12
For equipment purchased during 1953.....	47,737 81
	<u>BALANCE, DEC. 31, 1953.....\$ 270,322 06</u>

### DEPRECIATION HEAD OFFICE BUILDING, 1953

Purchase price, Head Office Building, 1953.....	\$3,159,502 94
Less:	
Depreciation charged for 1953.....	78,987 57
	<u>BALANCE, DEC. 31, 1953.....\$3,080,515 37</u>

### Malton Rehabilitation Centre

The costs incurred in the operation of Malton were largely offset by recoveries from claims through medical aid and other accounts. If these services had not been available through the Board's own facilities, other hospitalization and medical attention would have been necessary and in most cases at a higher cost. In relation to the high standard of accommodation and services provided, the rate of \$6.00 per man, per day occupancy, is less than the average available elsewhere. It is, therefore, cheaper not only for bed patients but also for those who require physiotherapy and occupational therapy and would otherwise have to be given room and board at higher cost in private boarding-houses. The resultant lessening of the period and extent of disability cannot be accurately measured in dollars and cents but is undoubtedly very worthwhile in reducing compensation costs.

### MALTON REHABILITATION CENTRE EXPENSES, 1953

	Total Expenses
Salaries.....	\$ 570,882 81
Travelling Expenses and Transportation.....	29,471 87
Stationery and Supplies.....	35,842 44
Telephone, Postage, Telegraph and Express.....	6,955 90
Rent.....	—2,295 00
Special Services, Sewage and Laundry.....	4,158 76
Insurance.....	3,206 17
Meals.....	203,285 61
Maintenance and Supplies.....	64,667 99
Hydro, Water and Heat.....	45,569 73
Equipment depreciated fully during year.....	2,818 49
Entertainment.....	2,692 30
Gasoline.....	1,719 00
Equipment Rental and Repairs.....	2,687 23
Public Relations and Educational Activities.....	1,563 37
Board's Contribution to Staff Superannuation Fund.....	31,454 70
	<u>\$1,004,681 36</u>

## Plus:

Pro Rata share of the Board's expenses in administering the accounts reimbursing costs of operating Malton.....	50,596 26
Charged for part-time services of Head Office Staff rendered directly at Malton.....	14,400 00
	<u>\$1,069,677 62</u>

## Less:

Balance Bank of Nova Scotia, Dec. 31, 1953—	
Sale of supplies and services to be credited and offset Malton costs during 1954.....	12,638 34
	<u>\$1,057,039 28</u>

## Adjustments for Depreciation:

Depreciation charged for Buildings during 1953.....	10,256 89
Depreciation charged for Equipment during 1953.....	7,172 83
	<u>\$1,074,469 00</u>

## Less:

Recoveries from Medical Aid and Other Accounts.....	993,356 59
TOTAL CHARGED TO SCHEDULE 1.....	<u>\$ 81,112 41</u>

### DEPRECIATION EQUIPMENT MALTON, 1953

Balance equipment to be depreciated, Jan. 1, 1953.....	\$ 22,896 36
Equipment purchased during 1953.....	7,243 63
	<u>\$ 30,139 99</u>

## Less:

Depreciation charged to Malton for 1953—	
For equipment purchased during 1952.....	5,724 10
For equipment purchased during 1953.....	1,448 73
	<u>\$ 22,967 16</u>
BALANCE, DEC. 31, 1953.....	

### DEPRECIATION BUILDINGS MALTON, 1953

Balance buildings to be depreciated, Jan. 1, 1953.....	\$ 41,027 57
Less:	
Depreciation charged to Malton for 1953.....	10,256 89
BALANCE, DEC. 31, 1953.....	<u>\$ 30,770 68</u>

### Deposit Account—Malton Patients

As a service to patients at Malton, the Board cashes their compensation cheques and maintains a bank account for them. The amount held in this account at December 31, 1953, was \$9,377.50.

## STATEMENT OF EXPENSES

## Charged to Schedule 1 Employers:

Administration Expenses.....	\$2,126,688 13
Medical and Investigatory Service Outlays.....	265,989 77
Mine Rescue Work.....	112,730 12
Special Hospital Account.....	-99,060 71
Paraplegic Account.....	23,052 50
Safety Associations Expenses.....	687,719 68
Malton Rehabilitation Centre.....	81,112 41
Section 9 Expenses.....	16,570 18
Credit adjustment, prior years' expenses.....	-91 22
	<u>\$3,214,710 86*</u>

Charged to Schedule 2 Employers.....	\$ 168,496 00
Charged to Crown Dominion Employers.....	121,580 00
Charged to Crown Provincial Employers.....	40,628 00
	<u>\$ 330,704 00</u>

\*Does not include silicosis and asbestosis expenses, Class 5, or charges to all classes replenishing the Disaster Reserve. See Chapter III.

## CHAPTER III

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### SCHEDULE I INDUSTRIES DURING 1953

The industries in Schedule 1 are divided into classes and each class (subject to any transfer that may be made to it from the Disaster Reserve in case of undue burden) bears its own accident cost. The employers in a class are therefore in effect a mutual insurance association. Each class is credited with its own assessments and other income received and charged with the cost of its own work injuries, administrative expense, safety association expense, if it has one, and any other special charge for Disaster Reserve, Second Injury Reserve, etc. The standing of the classes as at December 31, 1953, is outlined in the following table.

The assessments and accident costs listed refer to accident costs incurred and payments received during 1953, regardless of the year in which the work injury occurred or the assessment was issued.

The comments concerning class balances, following the reconciliation statement at the end of this table, should be carefully noted.

# FINANCIAL STATEMENT AS AT DECEMBER 31, 1953, SCHEDULE 1

## BY CLASS AND GROUP

Group and Class	Assessments and Compensation		Other Credits and Charges				Balance at December 31, 1953
	Assessments	Compensation and Medical Aid	All Other Income	All Other Outlays	Transfer To Pension Fund Contingency Reserve	Balance Forward Prior Years	
	\$	\$	\$	\$	\$	\$	\$
Group 010	c.	c.	c.	c.	c.	c.	c.
" 011	988,944 21	1,184,491 63					
" 013	773,503 05	734,682 54					
	383,050 82	375,537 44					
Class 1	2,145,498 08	2,294,711 61	124,944 80	305,819 03	57,397 00	677,887 02	290,402 26
Group 020							
" 022	469,484 83	459,033 47					
	1,104,055 01	918,298 97					
Class 2	1,573,539 84	1,377,332 44	70,335 33	166,430 32	32,348 00	1,312,061 89	1,379,826 30
Group 030							
Class 3	296,509 01	243,643 12	3,794 63	31,889 51	7,375 00	71,770 04	89,166 05
Group 040							
" 042	248,394 40	344,318 01					
	191,399 74	212,569 48					
Class 4	439,794 14	556,887 49	52,998 38	71,359 83	19,185 00	521,632 65	366,992 85
Group 051							
" 052	1,046,718 12	1,134,012 42					
" 053	770,093 68	621,365 84					
	611,327 12	363,760 58					
Class 5	2,428,138 92	2,119,138 84	62,471 96	364,941 95	137,267 00	1,250,751 70	1,120,014 79
Group 060							
" 062	349,984 02	188,928 75					
" 063	9,247 56	17,464 88					
" 064	166,942 30	137,391 22					
" 066	110,577 75	116,686 29					
	144,077 80	134,244 32					
Class 6	780,829 43	594,715 46	39,583 97	78,410 65	22,305 00	713,394 21	838,376 50

FINANCIAL STATEMENT—Continued  
BY CLASS AND GROUP

Group and Class	Assessments and Compensation		Other Credits and Charges				Balance at December 31, 1953
	Assessments	Compensation and Medical Aid	All Other Income	All Other Outlays	Transfer To Pension Fund Contingency Reserve	Balance Forward Prior Years	
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Group 070	698,340 33	662,528 20					
" 073	211,088 64	135,081 29					
Class 7	909,428 97	797,609 49	49,616 06	103,783 57	29,236 00	1,191,318 38	1,219,734 35
Group 080	642,866 89	522,043 70					
" 082	290,152 16	187,288 11					
" 083	71,237 81	54,188 10					
Class 8	1,004,256 86	763,519 91	67,259 83	100,685 56	25,041 00	1,413,709 04	1,593,979 26
Group 090	126,622 16	164,605 54					
" 091	124,330 39	227,819 56					
" 094	697,217 37	487,326 10					
" 095	80,432 84	154,997 81					
Class 9	1,028,602 76	1,034,749 01	83,991 61	135,311 61	28,461 00	897,909 05	811,981 80
Group 100	2,497,151 57	1,838,759 24					
" 104	259,982 26	196,435 49					
" 106	309,263 99	330,234 72					
Class 10	3,066,397 82	2,365,429 45	107,508 06	312,268 88	56,622 00	2,078,072 03	2,517,657 58
Group 110	679,145 76	444,535 68					
" 111	1,669,430 71	1,192,330 07					
" 113	136,838 74	134,853 63					
Class 11	2,485,415 21	1,771,719 38	65,391 36	235,753 92	38,460 00	1,279,224 61	1,784,097 88
Group 120	233,309 07	201,711 68					
" 121	154,878 72	130,752 89					
" 122	152,666 62	110,089 42					
" 123	4,035 09	54,743 12					
" 124	116,268 84	85,601 94					
" 125	10,563 51	22,087 54					
Class 12	671,721 85	604,986 59	60,138 67	78,590 50	22,440 00	606,003 18	631,846 61



Group 130 " 131	133,454 66 253,070 88	199,285 96 124,935 06	17,422 19	42,355 44	14,118 00	193,396 10	216,649 37
Class 13	386,525 54	324,221 02					
Group 140	193,314 96	254,308 97	20,516 60	32,123 72	5,826 00	288,283 69	209,856 56
Class 14	193,314 96	254,308 97					
Group 150 " 151 " 153 " 154 " 155 " 156	324,944 68 391,449 62 152,062 97 58,741 16 221,375 53 6,297 07	280,704 47 302,741 45 130,663 50 94,297 64 174,530 07 15,476 92					
Class 15	1,154,871 03	998,414 05	69,865 17	131,222 98	30,484 00	879,479 13	944,094 30
Group 160 " 161 " 163	85,941 64 61,837 67 310,119 37	90,040 14 80,706 53 274,243 17					
Class 16	457,898 68	444,989 84	24,615 98	57,406 72	19,019 00	437,399 95	398,499 05
Group 170 " 171	244,407 80 55,589 83	242,288 58 145,618 64					
Class 17	299,997 63	387,907 22	26,328 67	49,051 06	13,892 00	445,705 27	321,181 29
Group 180 " 181	118,253 31 110,708 68	115,522 69 103,927 61					
Class 18	228,961 99	219,450 30	16,951 18	28,342 42	5,322 00	203,409 81	196,208 26
Group 190 " 191	87,157 91 290,265 23	96,724 42 272,120 96					
Class 19	377,423 14	368,845 38	22,782 27	47,562 10	11,374 00	455,940 93	428,364 86
Group 200 " 201 " 202 " 203	634,750 32 367,721 87 35,393 47 182,682 04	724,447 03 325,125 45 56,127 42 147,826 84					
Class 20	1,220,547 70	1,253,526 74	95,824 22	208,131 82	28,807 00	1,370,408 86	1,196,315 22

**FINANCIAL STATEMENT—Continued**  
**BY CLASS AND GROUP**

Group and Class	Assessments and Compensation		Other Credits and Charges				Balance at December 31, 1953	
	Assessments	Compensation and Medical Aid	All Other Income	All Other Outlays	Transfer To Pension Fund Contingency Reserve	Balance Forward Prior Years	\$	c.
	\$	\$	\$	\$	\$	\$	\$	c.
Group 210	679,356 29	595,040 60						
" 211	987,127 99	742,771 91						
Class 21	1,666,484 28	1,337,812 51	65,752 89	166,840 40	26,146 00	538,707 14	740,145 40	
Group 221	181,119 28	107,381 15						
" 222	215,842 66	226,436 85						
" 223	624,058 55	619,728 70						
Class 22	1,021,020 49	953,546 70	77,083 81	120,577 71	24,011 00	675,464 26	675,403 15	
Group 230	433,568 07	366,405 02						
" 231	132,527 57	133,540 44						
" 232	64,001 86	68,398 47						
Class 23	630,097 50	568,343 93	21,766 42	67,938 10	21,914 00	623,102 74	619,740 63	
Group 240	2,581,239 40	3,076,107 19						
" 244	781,370 59	919,893 31						
" 245	162,259 15	270,793 90						
Class 24	3,524,869 14	4,266,794 40	308,922 07	485,853 83	69,331 00	3,659,180 99	2,671,289 97	
Group 250	110,826 58	141,834 71						
" 251	161,795 96	214,643 84						
" 252	109,641 23	110,916 45						
" 253	51,602 88	29,116 63						
" 254	187,737 89	279,126 69						
" 255	3,410 51	15,998 44						
Class 25	625,015 05	791,636 76	35,855 42	78,231 23	3,556 00	818,052 61	605,499 09	
Schedule 1	28,617,160 02	26,694,240 61	1,594,721 55*	3,500,882 86**	750,000 00	22,602,565 28	21,869,323 38	

\*Includes Section 9, \$180,313.62; Section 85, \$372.50; Section 107, \$9,213.02; Section 113-3, \$1,177.47; Accident Cost Refunds, \$1,591.83; D.V.A. \$199,922.81; Blind, \$344.55; Transfer from Second Injury Reserve, \$19,417.23; Interest, \$885,697.52 and Transfer from Disaster Reserve, \$293,671.00.

\*\*Includes Safety Associations, \$687,719.68; Section 9, \$16,570.18; Mine Rescue, \$112,730.12; Transfer to Disaster Reserve, \$286,172.00; Malton, \$81,117.41; Special Hospital, \$99,060.71; Paraplegic, \$23,052.50; Medical Investigatory Service Outlays, \$265,989.77 and Administration, \$2,126,596.91.

# RECONCILIATION STATEMENT

Balance at credit of Classes, Dec. 31, 1953.....		\$21,869,323 38
Less:		
Estimated for Pneumoconiosis.....	\$ 2,171,300 00	
Estimated for Silicosis.....	776,000 00	
Compensation and Medical Aid estimated outstanding...	13,484,300 00	
		<u>16,431,600 00</u>
Estimated due on adjustment of 1953 payrolls.....		5,437,723 38
		<u>4,331,700 00</u>
Contingent and Operating Reserves.....		<u>\$9,769,423 38</u>

Annually, by actuarial review, the balance to the credit of classes and groups are related to the optimum level required after provision for known outstanding liabilities. Where excess balances have accrued, immediate retroactive rate reductions are being implemented to reduce the surpluses involved. Where deficiencies exist, however, provisional rate increases of as gradual a rate as possible are being introduced.

The Board will be pleased to give full details of class or group status to any member firms or trade associations concerned.

# STANDING SCHEDULE 1 ACCIDENT FUND AS AT DECEMBER 31, 1953

## Assets

Cash in Banks:			
Dominion Bank.....	\$415,647	79	
Canadian Bank of Commerce.....	140,190	33	
Royal Bank of Canada.....	23,103	92	
Bank of Nova Scotia.....	12,638	34	
			\$ 591,580 38
Investments.....			96,670,189 34
Head Office:			
Land.....	441,855	70	
Building.....	\$3,159,502	94	
Less:			
Depreciation.....	78,987	57	
			3,080,515 37
Equipment.....	\$ 371,072	11	
Less:			
Accumulated depreciation.....	100,750	05	
			270,322 06
Malton:			3,792,693 13
Buildings.....	\$51,284	46	
Less:			
Accumulated depreciation.....	20,513	78	
			30,670 68
Equipment.....	\$35,864	09	
Less:			
Accumulated depreciation.....	12,896	93	
			22,967 16
			53,737 84
Assessments estimated to be due on adjustment of 1953 payrolls.....			4,331,700 00
Due for Administrative Expenses:			
From Schedule 2 Employers.....	168,496	00	
From Dominion of Canada.....	121,580	00	
From Province of Ontario.....	40,628	00	
			330,704 00
Accountable warrants held by members of Staff.....			9,414 94
Due from Staff for Canada Savings Bond purchases, instalment plan terminating October, 1954.....			65,138 99
Salary advances to members of Staff.....			900 00
			\$105,846,058 62

## Liabilities

Compensation Awarded, payment deferred, other than pensions.....	\$ 178,697	34	
Pension Liability.....	73,469,346	41	
Balance at Credit of Asbestosis Account.....	44,649	71	
Balance at Credit of Silicosis Account.....	2,088,938	46	
Estimated Additional Liability for Silicosis.....	776,000	00	
Estimated for Pneumoconiosis.....	2,171,300	00	
Compensation and Medical Aid estimated outstanding.....	13,484,300	00	
Assets in Excess of Liabilities:			
Disaster Reserve.....	\$ 900,263	41	
Second Injury Reserve.....	172,040	15	
Investment Reserve.....	1,291,099	76	
Pension Fund Contingency Reserve.....	1,500,000	00	
Contingent and Operating Reserves.....	9,769,423	38	
			13,632,826 70
			\$105,846,058 62

## SCHEDULE 1 FUNDS

The Accident Fund is comprised of Schedule 1 funds, and includes Current Funds out of which temporary payments of compensation, medical aid, administration expenses, Malton Rehabilitation Centre and special hospital items are paid, the Silicosis and Asbestosis Accounts, Pension Fund, Disaster Reserve, Second Injury Fund, Compensation Deferred, Investment Reserve, Contingent and Operating Reserves, as well as funds to complete claims (including silicosis and pneumoconiosis claims) for which final settlement has not been made.

Assets are held in the form of \$96,670,189.34 in investments, \$3,846,430.97 in buildings and equipment, \$591,580.38 cash in banks and \$4,737,857.93 receivable.

Particulars of liabilities are as follows:

### Reserve for Compensation Deferred

The funds under "Compensation Deferred" comprise compensation moneys held for claimants, payment being deferred to a future time due to the claimant being a minor or for other reason. During 1953, the Board increased the amount that could be paid in a lump sum for a permanent disability award, which will substantially reduce the size of this reserve. The amount held in this fund at January 1, 1953, was \$322,929.23; \$197,221.98 in awards was added during the year, as well as \$7,224.94 interest. Payments during 1953 amounted to \$348,678.81, leaving a balance at December 31, 1953, of \$178,697.34.

### Pension Fund

The Pension Fund, representing the outstanding pension liability, comprises the largest part of the funds standing to the credit of Schedule 1. The purpose of the Pension Fund is to take care of future payments of pension which have already been awarded. Actuarial tables, embodying the contingencies of death and remarriage, have been compiled to show, for each age and kind of pension, the average amount (sometimes referred to as capitalized value) necessary to complete pension payments. When a pension is awarded this average amount is transferred from the Current Funds to the Pension Fund, and all payments of pensions are made therefrom. Since the amount transferred in any one instance is the average amount required, no re-transfer is made should a residue be left at the expiry of the pension, nor is any additional transfer made should the amount be exhausted before expiry of the pension.

Pneumoconiosis disability pensions, however, are not provided for on this basis but rather, since 1949, have been calculated as "annuities certain" for five year periods with revaluation of liability when the pension expires for any reason. Silicosis pensions have always been provided for on this basis. The unusual mortality experience of these groups of pensioners makes this procedure necessary.

The balance in this fund at January 1, 1953, was \$69,196,676.79; \$7,857,277.95 was transferred to the fund during the year for pension awards, \$2,342,050.98 interest was added and a \$10.00 debit adjustment was made in the fund to cover a previous year's bank reconciliation error. Payments to pensioners during 1953 amounted to \$5,926,669.31. The balance in the fund at December 31, 1953, was \$73,469,346.41.



### Silicosis Account

The Silicosis Account was established to embody special assessments and payments in Class 5, necessitated by the addition of "Silicosis", contracted in mining operations, to the list of industrial diseases under the Act by amendment effective April 8, 1926.

The balance in the account at the beginning of 1953 was \$1,918,238.99, \$948,691.79 was collected in assessments, \$34,871.82 was received from D.V.A., \$575,517.01 was paid out (or transferred to the Pension Fund) for compensation, \$77,654.85 for medical aid, \$92,108.67 for salaries and expenses in connection with the examination of mine workers, \$38,708.00 was transferred to the Accident Fund for expenses of supervision and handling claims, \$9,439.77 was paid for salaries and expenses of the Referee Board and \$19,435.84 for salaries and expenses of the Medical Statistics Division for investigating silicosis claims. The balance in the account at December 31, 1953, was \$2,088,938.46, against which there is an estimated liability, for claims currently being paid, of \$2,864,900.00. The liability otherwise unprovided for is, therefore, \$776,000.00.

### Asbestosis Account

In 1949, the Board met with employers who were planning to mine asbestos in Ontario for the first time. As a result of these deliberations and to recognize the special nature of the asbestosis hazard, a separate "Asbestosis Account" was set up within the Accident Fund.

The balance in the account at January 1, 1953, amounted to \$23,717.23; assessment receipts during 1953 totalled \$22,602.48, expenses in connection with chest examinations of asbestos miners were \$1,590.00 and \$80.00 was transferred to the Accident Fund for expenses of supervision, leaving a balance, December 31, 1953, of \$44,649.71

### Estimated Reserve to Complete Claims

An estimate was made at the end of the year of the amount necessary to bring all continuing, unreported and unadjusted claims to finality. The total amount was \$16,431,600.00, of which \$776,000.00 was specifically for silicosis claims otherwise unprovided for, and \$2,171,300.00 for pneumoconiosis claims.

### Disaster Reserve

The Disaster Reserve is a fund set aside under the provisions of Section 100 (2) of the Act to meet any unforeseen disaster or other circumstance which might unduly burden the employers in any class or group of industry. Abnormal experience has been defined mathematically by the Board's consulting actuary and results in automatic usage of the reserve. A combination of events can, therefore, result in the use of the fund as well as single disasters. Abnormal costs, arising out of increased benefits due to changes in legislation, do not qualify the classes to receive allotments from the fund. Full details of the calculations involved will be made available upon request. During 1953, \$293,671.00 was transferred from this reserve to classes with abnormal experience. All classes were charged 1% of assessments received during 1953, i.e., \$286,172.00, to offset the transfer, leaving a balance in the reserve at December 31, 1953, of \$900,263.41.



### Second Injury Fund

The Second Injury Fund has been established to equalize the burden of added loss from second injuries. The balance in this fund at January 1, 1953, was \$191,457.38; \$19,417.23 was transferred during 1953 to those classes suffering loss from this type of work injury, leaving a balance, December 31, 1953, of \$172,040.15.

### Investment Reserve

An Investment Reserve has been set up to protect the Accident Fund against loss in the case of default on bond or interest payments by reason of falling interest rates. It is made up of excess over book values when investments are sold and of excess interest otherwise unallocated. The amount held for the purpose at December 31, 1953, was \$1,291,099.76.

### Pension Fund Contingency Reserve

During 1952, as a result of an actuarial survey of the Schedule 1 Pension Fund, the Board adopted the recommendation of our consulting actuary to create a Pension Fund Contingency Reserve of approximately 10% of the liability in the Pension Fund over a ten year period. The creation of this reserve is necessary due to the increased longevity which has become increasingly evident in our mortality experience which prejudices the position of earlier capitalizations made in the fund, as well as other contingencies not covered adequately at the present time. The sum of \$750,000.00 was transferred from class balances to this reserve during 1953, making a balance at December 31, 1953, of \$1,500,000.00.

### Contingent and Operating Reserves

At the end of 1953 the Board held \$9,769,423.38 for unforeseen contingencies in the payment of claims delayed by unusual circumstances and also to provide for current cash expenditures as assessments are not immediately payable at the beginning of a year.

As noted previously, automatic adjustment of this reserve toward optimum level is now being accomplished by annual actuarial review and automatic rate adjustments.

## CHAPTER IV

## SCHEDULE 2 INDUSTRIES DURING 1953

The funds handled by the Board in respect of Schedule 2 industries include employers' deposits for pensions required to be made with the Board under the provisions of Section 29 of the Act, temporary deposits or advances of money made by employers under Section 33 to facilitate prompt payment of claims, and claimants' moneys held by the Board in cases of awards where payment is deferred by reason of the claimant being a minor, etc.

## STATEMENT FOR SCHEDULE 2 DURING 1953

## SCHEDULE 2 AWARDS

	Awards Not Pensions	Pensions	Totals
Municipal Corporations, etc.....	\$ 796,415 99	\$ 392,122 50	\$1,188,538 49
Steam Railroads.....	433,051 81	377,665 00	810,716 81
Electric Railroads.....	10,176 03	.....	10,176 03
Navigation Companies.....	148,927 28	48,599 50	197,526 78
Express and Sleeping Car Companies.....	1,330 57	.....	1,330 57
Telephone and Telegraph Companies.....	32,716 33	9,753 75	42,470 08
Dominion Crown Cases.....	1,045,352 12	713,201 75	1,758,553 87
Provincial Crown Cases.....	248,258 68	74,331 00	322,589 68
TOTALS.....	\$2,716,228 81	\$1,615,673 50	\$4,331,902 31

## SCHEDULE 2 FUNDS

## Deposits under Section 29

Cash in bank and invested, January 1, 1953.....	\$5,390,352 47	
Deposits received from Employers.....	373,718 64	
Interest received.....	208,259 65	
Paid to Pensioners.....		\$ 472,129 43
Deposits returned to Employers.....		131,512 14
Cash in bank and invested, December 31, 1953.....		5,368,689 19
	<u>\$5,972,330 76</u>	<u>\$5,972,330 76</u>

## Claimants' Moneys

Cash in bank and invested, January 1, 1953.....	\$ 13,768 17	
Deposits received from Employers.....	210 00	
Interest received.....	328 52	
Paid to Claimants.....		\$ 4,300 33
Cash in bank and invested, December 31, 1953.....		10,006 36
	<u>\$ 14,306 69</u>	<u>\$ 14,306 69</u>

## Deposits under Section 33

Cash in bank, January 1, 1953.....	\$ 114,884 86	
Deposits received from Employers.....	3,163,055 24	
Payments made—Compensation, Rehabilitation and Medical Aid.		13,169,625 86
Deposits returned to Employers.....		108,314 24
Cash in bank, December 31, 1953.....		
	<u>\$3,277,940 10</u>	<u>\$3,277,940 10</u>

**Tuberculosis Account**

Balance in Account, January 1, 1953.....	\$ -6,625 36	
Deposits received from Province of Ontario.....	205,218 84	
Payments made—Compensation, Rehabilitation and Medical Aid.....		\$ 182,231 99
Balance in Account, December 31, 1953.....		16,361 49
	<u>\$ 198,593 48</u>	<u>\$ 198,593 48</u>

**Investment Reserve**

Cash in bank and invested, January 1, 1953.....	\$ 210,367 18	
Transferred to interest for Section 29.....		\$ 6,149 33
Cash in bank and invested, December 31, 1953.....		204,217 85
	<u>\$ 210,367 18</u>	<u>\$ 210,367 18</u>

**TOTAL OF FUNDS**

Cash in bank and invested, January 1, 1953.....	\$5,722,747 32	
Deposits received from Employers.....	3,742,202 72	
Interest received.....	208,588 17	
Payments made.....		\$3,828,287 61
Interest allocated to Section 29 from Investment Reserve.....		6,149 33
Deposits returned to Employers.....		131,512 14
Cash in bank and invested, December 31, 1953.....		5,707,589 13
	<u>\$9,673,538 21</u>	<u>\$9,673,538 21</u>

Employers of Schedule 2 are assessed a share of the expenses of administration, and special services, particulars of which appear in Chapter II.

## STANDING SCHEDULE 2 FUNDS AS AT DECEMBER 31, 1953

## Assets

Cash in Imperial Bank of Canada.....	\$ 146,554 53
Investments.....	5,561,034 60
	<u>\$5,707,589 13</u>

## Liabilities

Balance Employers' Deposits:	
Under Section 29.....	\$5,368,689 19
Under Section 33.....	108,314 24
Tuberculosis Account.....	16,361 49
Claimants' Moneys held by the Board.....	10,006 36
Investment Reserve.....	204,217 85
	<u>\$5,707,589 13</u>

At the end of 1953, deposits held under Section 29 amounted to \$5,368,689.19; under Section 33, to \$108,314.24; the balance in the Tuberculosis Account was \$16,361.49; claimants' moneys held by the Board were \$10,006.36 and an investment reserve of \$204,217.85 was held, making a total of \$5,707,589.13, of which \$5,561,034.60 was in the form of investments and \$146,554.53 cash in bank.

## CHAPTER V

## STAFF SUPERANNUATION FUND

On July 1, 1940, a superannuation plan was introduced by the Board to provide for the welfare, after retirement, of its employees. This plan has always been contributory in form with a deposit for services rendered prior to 1940 made by the Board. Initially a Board of Trustees (two members of staff and the Board members) administered the fund. By amendment to the Act and by regulation effective April 1, 1947, however, the entire responsibility for administering the plan was vested in the Board.

During 1952, all staff employed by the various safety associations were made members of the Board's superannuation plan by legislative action.

## SUPERANNUATION FUND DURING 1953

Cash in bank and invested, January 1, 1953.....	\$2,320,174 30	
Contributions by Board and Staff.....	307,432 36	
Interest received.....	79,197 95	
Contributions refunded.....		\$ 39,269 59
Pensions paid.....		33,318 39
Cash in bank and invested, December 31, 1953.....		2,634,216 63
	<u>\$2,706,804 61</u>	<u>\$2,706,804 61</u>

STANDING SUPERANNUATION FUND  
AS AT DECEMBER 31, 1953

## Assets

Cash in Canadian Bank of Commerce.....	\$ 100,025 40
Investments.....	2,534,191 23
	<u>\$2,634,216 63</u>

## Liabilities

Contributions by Board and Staff to December 31, 1953, less Contributions refunded and Pensions paid....	\$2,634,216 63
	<u>\$2,634,216 63</u>

At the end of 1953, the balance in the Superannuation Fund was \$2,634,216.63, of which \$2,534,191.23 was held in investments and \$100,025.40 cash in bank.

## CHAPTER VI

## AUDITOR'S CERTIFICATE

19th February, 1954.

THE WORKMEN'S COMPENSATION BOARD OF ONTARIO,  
Toronto, Ontario.

Dear Sirs:

I have completed a continuous audit of the books of the Board for the year ended 31st December, 1953, and have obtained all the information and explanations I have required.

In my opinion, the attached statements of Receipts and Payments, Schedules No. 1 and No. 2 and Superannuation Fund, fairly set forth the cash transactions of the Board for the year ended 31st December, 1953.

Bank balances at the close of the year have been verified by direct communication with the Board's bankers.

The amortized book value of the investments held by the Board at 31st December, 1953, was \$104,765,415.17 and I confirmed by a physical examination the securities representing these investments as at that date.

Respectfully submitted,

ALEXANDER G. CALDER,  
Chartered Accountant.



## WORKMEN'S COMPENSATION BOARD

## STATEMENT OF RECEIPTS AND PAYMENTS DURING 1953

## Schedule 1

## RECEIPTS

Net Assessments, Penalties, etc.:		
Gross Assessments.....	\$28,784,683	43
Under Sec. 9..	180,313	62
Under Sec. 85..	372	50
Under Sec. 107	9,213	02
Under Sec. 113-3.....	4,177	47
From Department of Veterans' Affairs	199,922	81
From Accident Cost Refunds	1,591	83
From Province of Ontario for Blind Workmen...	344	55
	<u>\$29,180,619</u>	<u>23</u>
Less:		
Assessments and Penalties Refunded...	167,523	41
		<u>29,013,095</u>
Silicosis Assessments:		
Gross Assessments.....	\$ 948,734	20
From Department of Veterans' Affairs.....	34,871	82
	<u>\$ 983,606</u>	<u>02</u>
Less:		
Refunds.....	42	41
		<u>983,563</u>
Asbestosis Assessments .....	22,602	48
From Schedule 2 and Crown Employers:		
For Administration Expenses.....	\$ 58,096	38
Less:		
Refunds....	19,249	66
		<u>38,846</u>
Interest:		
Investments...\$	3,237,587	96
Less:		
Bank Interest Paid..	2,614	52
		<u>3,234,973</u>
	<u>\$33,293,082</u>	<u>07</u>
Investments:		
Principal Returned.....	6,143,263	86
	<u>\$39,436,345</u>	<u>93</u>

## PAYMENTS

Compensation other than Pensions and Deferred Compensation.....	\$11,750,300	47
Pensions.....	5,926,669	31
Deferred Compensation.....	348,678	81
Rehabilitation.....	60,690	71
Medical Aid.....	7,315,733	50
Silicosis:		
Compensation...\$	88,533	01
Medical Aid....	77,654	85
Expenses.....	120,984	28
		<u>287,172</u>
Asbestosis Expenses.....	1,590	00
Under Section 9.....	16,570	18
Administration and other Expenses.....	2,653,186	40
Mine Rescue Work.....	112,730	12
Special Hospitalization.....	\$ 229,983	08
Less:		
Recoveries from Medical Aid and Other Accounts.....	340,542	79
		<u>-110,559</u>
Paraplegic Expenses.....	23,052	50
Safety Associations.....	654,970	68
Malton Convalescent Centre. ..	\$1,057,039	28
Less:		
Recoveries from Medical Aid and Other Accounts.....	993,356	59
		<u>63,682</u>
Advances to Staff:		
Re Accountable Warrants and Canada Savings Bonds etc.\$	81,125	00
Less: Repayments	68,913	39
		<u>12,211</u>
Investments:		
Securities for Permanent Investment.....	6,329,593	62
Capital Outlays:		
Land.....	\$441,855	70
Building.....	3,159,502	94
Furniture and Equipment...	238,541	51
Malton Equipment.....	7,243	63
		<u>3,847,143</u>
Excess of Receipts over Payments.....	\$39,293,416	81
	142,929	12
	<u>\$39,436,345</u>	<u>93</u>

## STATEMENT OF RECEIPTS AND PAYMENTS DURING 1953

## Schedule 2

RECEIPTS		PAYMENTS	
Employers' Deposits under Section 29.....	\$ 373,718 64	Claimants out of Deposits under Section 29.....	\$ 472,129 43
Employers' Deposits under Section 33.....	3,163,055 24	Deposits returned to Employers under Section 29.....	131,512 14
Employers' Deposits for Claimants' Monies.....	210 00	Claimants out of Claimants' Monies.....	4,300 33
From Province of Ontario for Tuberculosis.....	205,218 84	Claimants out of Tuberculosis Account.....	182,231 99
Interest:		Paid out of Deposits under Section 33.....	3,169,625 86
Investments.....	\$ 201,852 04		<u>\$3,959,799 75</u>
Bank Deposits....	586 80	Investments:	
	<u>202,438 84</u>	Securities for Permanent Investment.....	60,791 37
	\$3,944,641 56		
Investments:			
Principal Returned	53,471 57		
	<u>\$3,998,113 13</u>		
Excess of Payments over Receipts	22,477 99		
	<u>\$4,020,591 12</u>		<u>\$4,020,591 12</u>

## STATEMENT OF RECEIPTS AND PAYMENTS DURING 1953

## SUPERANNUATION FUND

RECEIPTS		PAYMENTS	
Contributed by the Board and Staff for Current Services.....	\$ 269,638 44	Pensions Paid.....	\$ 33,317 39
Contributed by Safety Associations and Staffs for Current Services.....	37,793 92	Contributions Refunded.....	39,270 59
Interest on Investments and Bank Balances.....	79,197 95		<u>\$ 72,587 98</u>
		Investments:	
		Securities for Permanent Investment.....	247,891 55
			<u>\$ 320,479 53</u>
	<u>\$ 386,630 31</u>	Excess of Receipts over Payments.	66,150 78
			<u>\$ 386,630 31</u>





# **STATISTICAL REPORT**

**on**—————

## **Claims for Work Injuries**

**SETTLED DURING 1952**



**The Workmen's Compensation Board**  
**ONTARIO**

**OFFICES - 90 HARBOUR ST.**  
**TORONTO 1**





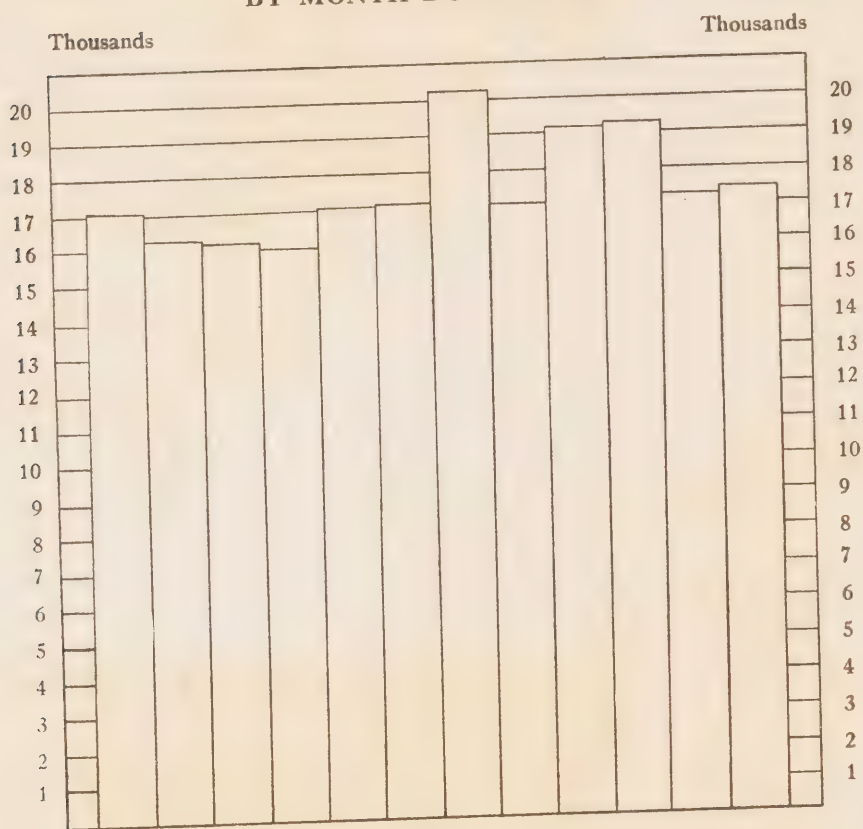
## **Preface**

We have been gratified by the enthusiastic support we have received from many groups in management and labour, arising out of our "Statistical Report for 1951". The pictorial analyses of work injuries and more detailed cause breakdowns were particularly well received and are again recorded in this report. Full details of all charts are listed in later sections for those interested.

The term "finalled" has been deleted from all tables in order that no misunderstanding should occur. The Board does not consider any case as concretely finalled since it may be reopened at any time if time loss occurs or medical attention is necessary. It is considered that the word "settled" is less likely to create an improper impression.

The comments received have been helpful to us in reducing valueless figures to a minimum and improving presentation. We therefore encourage all users of this data to freely express their opinions and suggestions. Our aim will always be toward improvement of the background of information, making possible a maximum attack on the underlying reasons for the occurrence of a work injury.

# INCIDENTS REPORTED AS WORK INJURIES BY MONTH DURING 1952



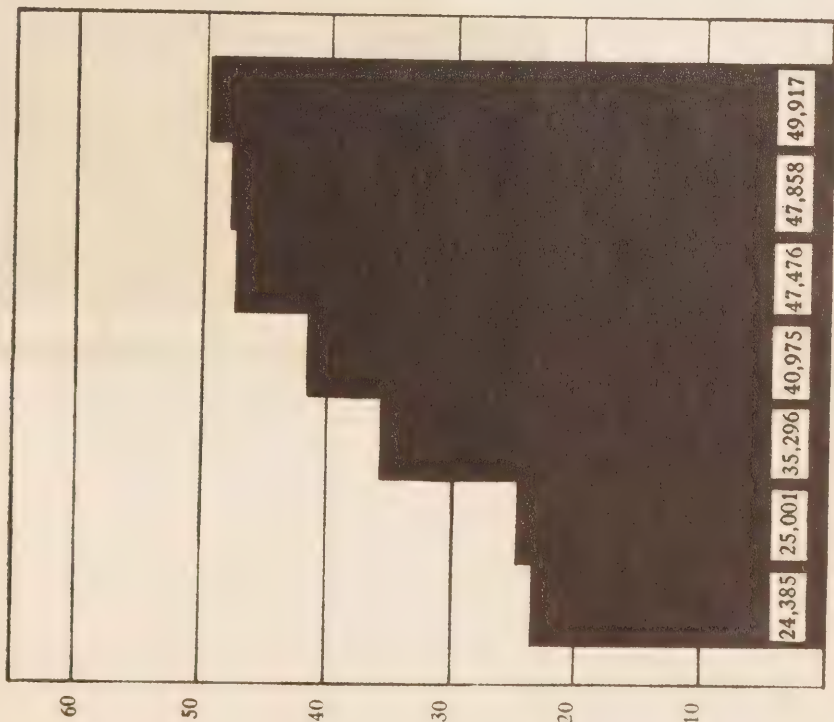
Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec.

TOTAL REPORTED 209,974

# EMPLOYERS AND PAYROLL COVERED

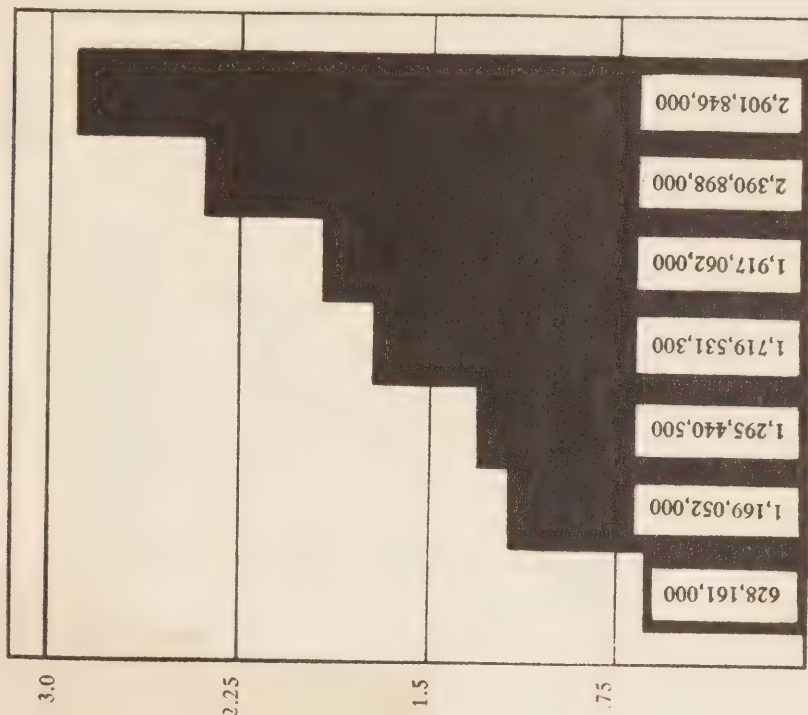
— SCHEDULE I 1952 —

— Thousands —  
Number of  
Employers



At December 31st, 1952

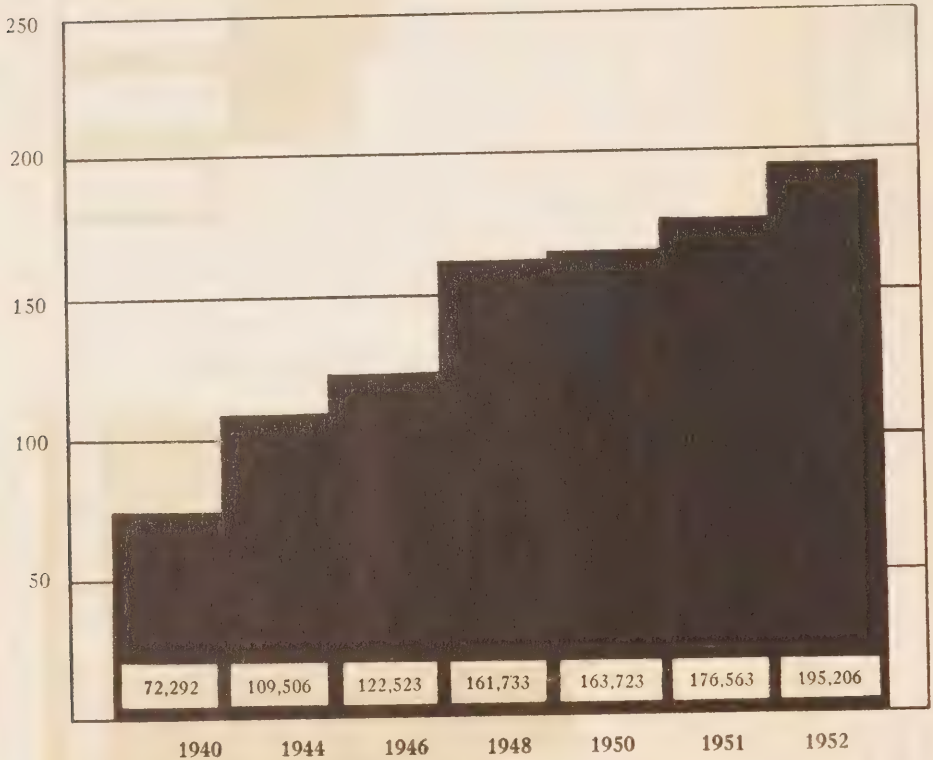
— Billions —  
Estimated  
Payroll



Payroll Upon Which Receipts During 1952 Based

# CLAIMS FOR WORK INJURIES INVOLVING PAYMENT 1940-1952

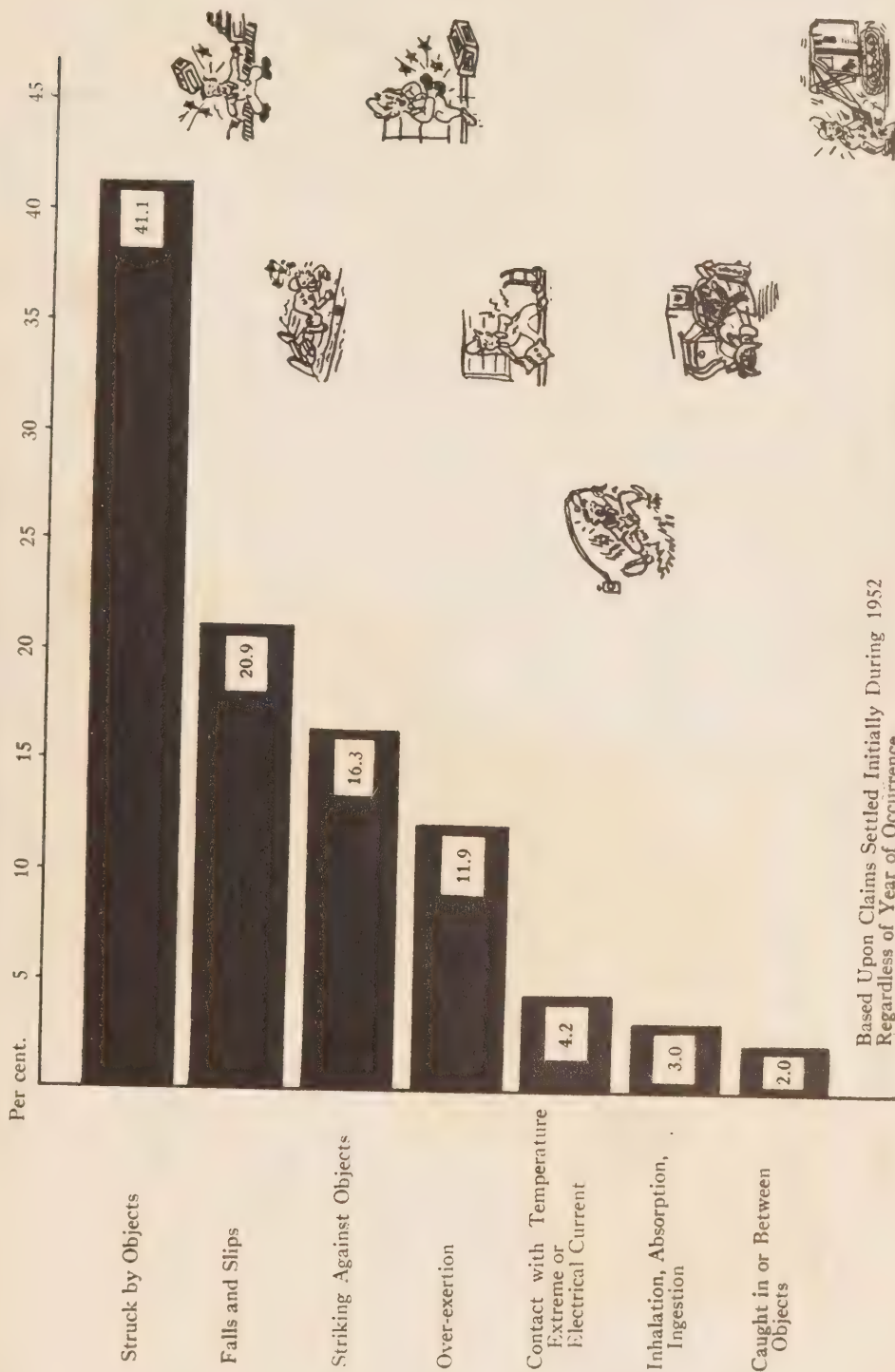
Thousands



Based Upon Claims Settled Initially in the Years Designated

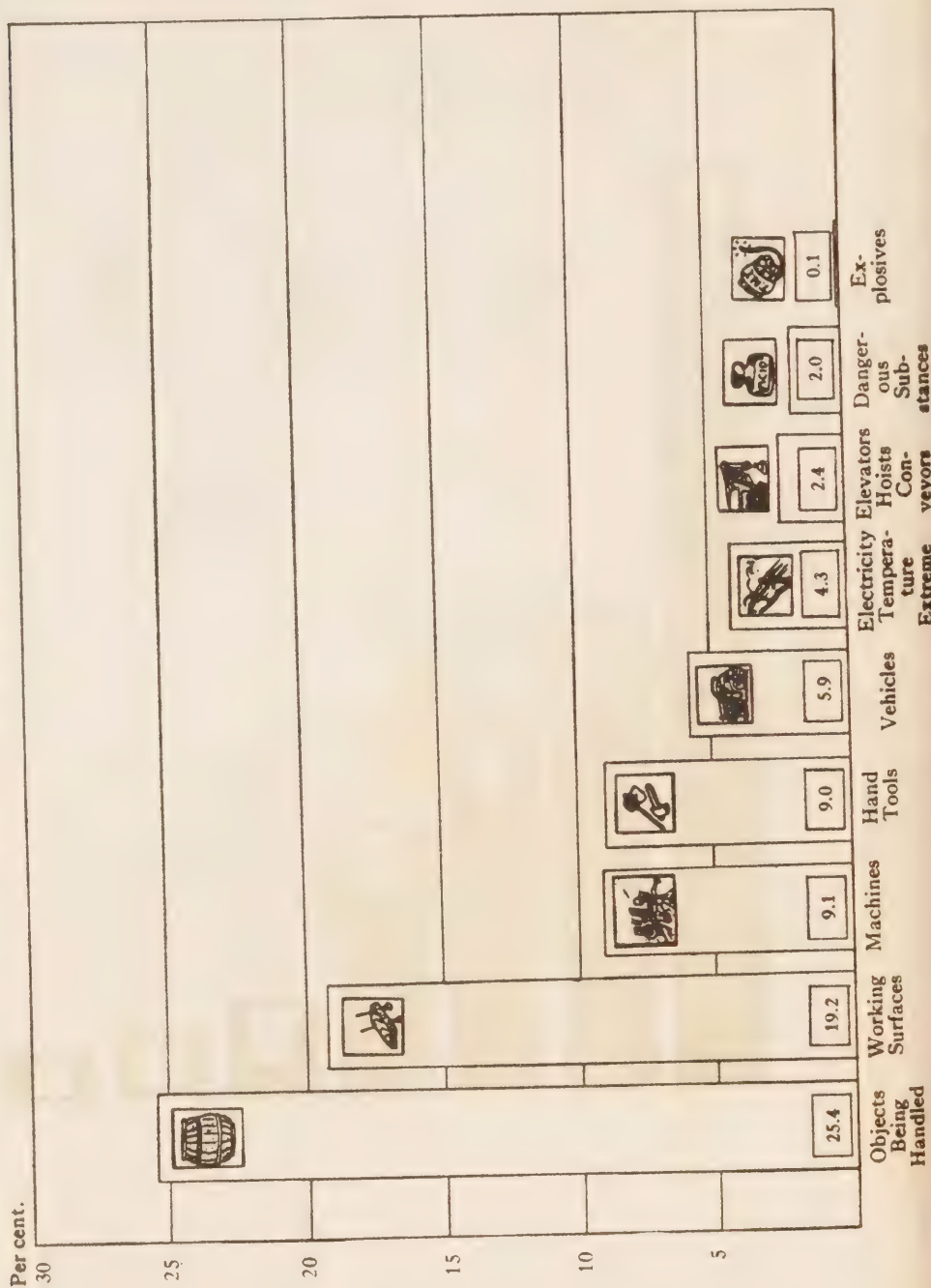
# WORK INJURIES SETTLED DURING 1952 INVOLVING COMPENSATION PAYMENT

## LEADING WORK INJURY TYPES



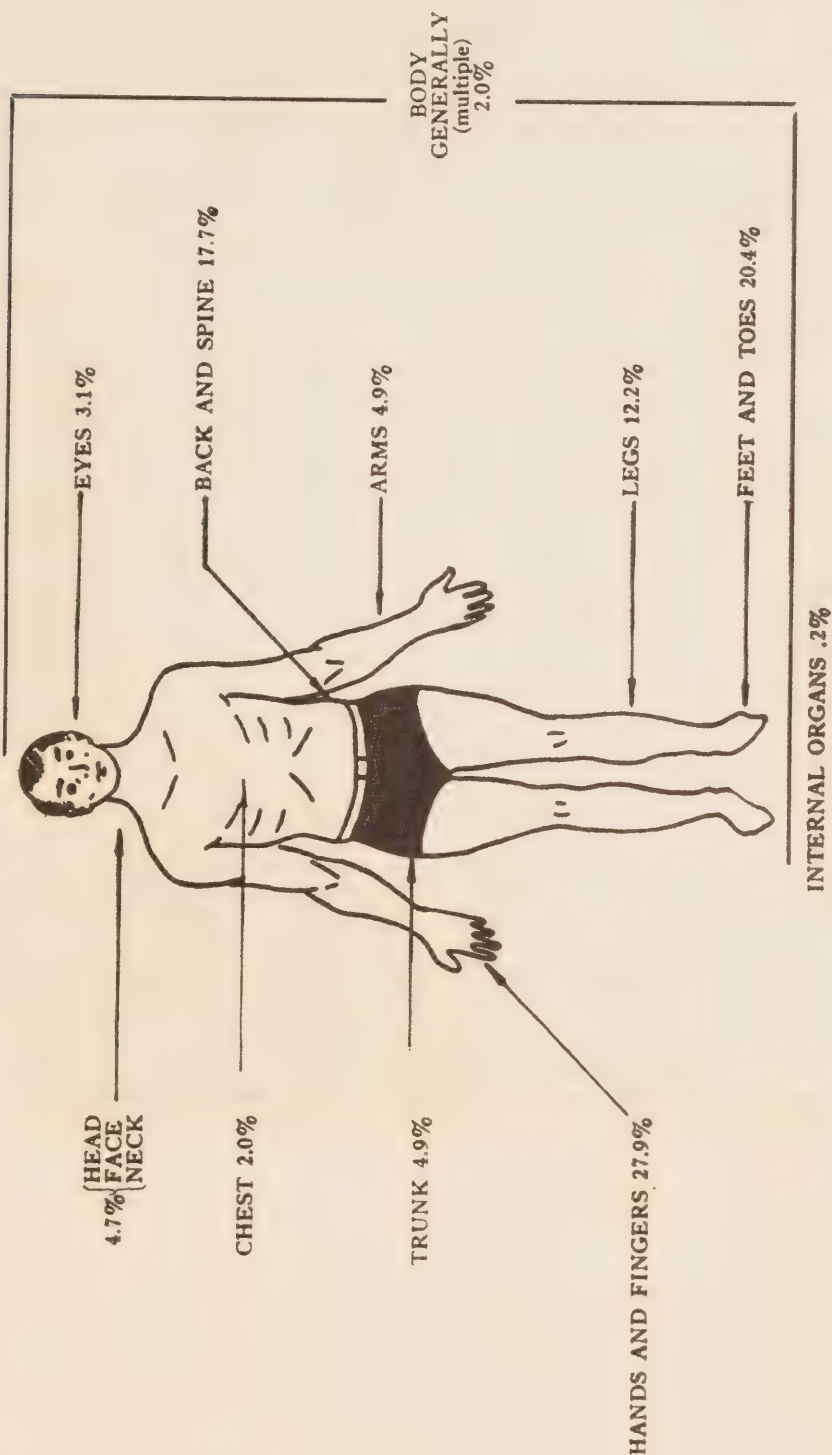
Based Upon Claims Settled Initially During 1952  
Regardless of Year of Occurrence.

# WORK INJURIES SETTLED DURING 1952 INVOLVING COMPENSATION PAYMENT LEADING AGENCIES INVOLVED





# WORK INJURIES INVOLVING COMPENSATION PAYMENT 1952 PART OF BODY INVOLVED



## STATISTICAL REPORT

### DETAILED TABLES, 1952

The full details involved in the diagrams set forth in the preceding section are as follows:

#### WORK INJURIES REPORTED BY MONTH

MONTH	YEAR						
	1940	1944	1946	1948	1950	1951	1952
January....	5,542	10,144	11,123	14,443	13,637	16,801	17,012
February....	5,502	10,212	10,204	13,481	13,362	15,336	16,248
March.....	5,065	11,045	10,834	15,251	15,248	15,130	16,135
April.....	5,136	8,700	10,549	14,299	12,050	15,888	15,988
May.....	5,945	10,323	11,339	13,463	14,882	17,804	17,047
June.....	6,206	10,821	10,165	15,910	16,225	17,680	17,126
July.....	7,902	10,307	13,055	15,576	15,758	18,377	20,340
August.....	7,902	11,419	11,136	14,067	15,445	17,676	17,015
September...	7,707	10,047	11,740	16,874	16,139	16,014	19,178
October.....	8,543	10,874	13,395	14,702	17,106	18,806	19,269
November...	8,006	10,905	12,823	15,920	17,635	18,232	17,213
December...	7,660	9,023	12,207	15,825	14,657	14,901	17,403
TOTALS....	81,116	123,820	138,570	179,811	182,144	202,645	209,974

#### REJECTED CLAIMS, 1952

During 1952, there were 10,061 claims rejected by the Board and 227 claims in which no payment was made or further action possible by reason of full and final particulars not being supplied. The majority of these cases were not claims in the true sense of the word because they did not arise out of and in the course of employment or were not within the terms of the Act by reason of occurrence in an excluded industry. It should be noted, however, that it is absolutely necessary for all incidents involving injury during employment, and requiring medical aid or disabling a workman for more than four calendar days, to be reported since only the Board has the right to decide whether or not a case is allowable.

ESTIMATED PAYROLL, SCHEDULE 1

YEAR	PAYROLL
1940.....	\$ 628,161,000
1944.....	1,169,052,000
1946.....	1,295,440,500
1948.....	1,719,531,300
1950.....	1,917,062,000
1951.....	2,390,898,000
1952.....	2,901,846,000

ESTIMATED PAYROLLS, SCHEDULE 1,  
COVERED BY ASSESSMENTS RECEIVED DURING 1952

CLASS	PAYROLL
1.....	\$ 57,565,000
2.....	116,874,000
3.....	30,053,000
4.....	38,064,000
5.....	124,127,000
6.....	53,048,000
7.....	101,209,000
8.....	49,185,000
9.....	93,441,000
10.....	425,912,000
11.....	320,847,000
12.....	111,242,000
13.....	26,167,000
14.....	31,350,000
15.....	162,331,000
16.....	75,394,000
17.....	74,820,000
18.....	88,435,000
19.....	113,446,000
20.....	101,365,000
21.....	49,139,000
22.....	142,991,000
23.....	19,196,000
24.....	284,974,000
25.....	210,671,000
TOTAL.....	\$2,901,846,000*

\*Individual earnings in excess of \$4,000 per annum taken as \$4,000.



The tremendous increase in industrial activity, in Ontario, in post war years is reflected by the increase shown, in the tables preceding, in number of employers and payroll covered under Schedule 1 of the Act. It should be noted, however, that part of this increase is due to the extension of coverage to new industries and increase of the payroll base by raising the maximum benefits available under the Act. The removal of the number limit, effective January 1, 1953, will bring a large number of small employers under the Act where any employment of a workman occurs. Previously, if less than four or six were employed in certain industries, the establishment was not compulsively covered.

## CLAIMS FOR WORK INJURIES INVOLVING PAYMENT

TYPE OF CLAIM	YEAR						
	1940	1944	1946	1948	1950	1951	1952
Medical Aid only							
Schedule 1.....	42,903	60,585	72,567	99,103	105,255	115,802	124,331
Schedule 2 and Crown...	443	6,234	3,844	10,801	12,746	13,684	13,607
Totals.....	43,346	66,819	76,411	109,904	118,001	129,486	137,938
Temporary Disability							
Schedule 1.....	23,291	32,638	37,456	42,247	37,226	38,979	47,638
Schedule 2 and Crown...	3,954	7,553	5,970	7,143	6,594	6,031	7,164
Totals.....	27,245	40,191	43,426	49,390	43,820	45,010	54,802
Permanent Disability							
Schedule 1.....	1,292	1,829	2,235	1,938	1,538	1,618	1,937
Schedule 2 and Crown...	140	381	205	261	139	157	220
Totals.....	1,432	2,210	2,440	2,199	1,677	1,775	2,157
Death							
Schedule 1.....	186	220	195	179	166	214	241
Schedule 2 and Crown...	83	66	51	61	59	78	68
Totals.....	269	286	246	240	225	292	309
ALL CASES.....	72,292	109,506	122,523	161,733	163,723	176,563	195,206*

\*See later table for breakdown by class.



## NUMBER OF CLAIMS FOR WORK INJURIES SETTLED DURING 1952

CLASS	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
1.....	2,849	5,704	137	28	8,718
2.....	4,957	3,742	70	18	8,787
3.....	1,259	515	46	..	1,820
4.....	2,280	1,072	101	4	3,457
5.....	5,327	2,373	148	42	7,890
6.....	2,504	877	34	8	3,423
7.....	2,626	651	58	6	3,341
8.....	3,552	1,239	55	1	4,847
9.....	6,777	1,779	64	6	8,626
10.....	16,876	3,782	312	6	20,976
11.....	15,744	3,232	138	7	19,121
12.....	2,693	883	38	6	3,620
13.....	1,088	511	19	6	1,624
14.....	1,690	563	18	1	2,272
15.....	6,004	2,286	102	9	8,401
16.....	2,472	665	35	1	3,173
17.....	1,971	712	33	1	2,717
18.....	1,670	503	18	1	2,192
19.....	2,453	755	57	3	3,268
20.....	5,106	2,583	66	10	7,765
21.....	4,114	1,979	60	18	6,171
22.....	5,185	1,820	53	10	7,068
23.....	1,902	715	31	10	2,658
24.....	18,097	6,647	202	33	24,979
25.....	5,135	2,050	42	6	7,233
Totals.....	124,331	47,638	1,937	241	174,147
Schedule 2.....	7,668	3,469	113	38	11,288
Crown Cases.....	5,939	3,695	107	30	9,771
GRAND TOTALS....	137,938	54,802	2,157	309	195,206

YEAR OF OCCURRENCE OF CLAIMS FOR WORK INJURIES  
SETTLED DURING 1952

TYPE OF CLAIM	Prior to 1949	1949	1950	1951	TOTALS
Medical Aid Only.....	70	319	18,778	118,771	137,938
Temporary Disability.....	80	1,457	10,925	42,340	54,802
Permanent Disability.....	154	415	895	693	2,157
Death.....	6	4	70	229	309
TOTALS.....	310	2,195	30,668	162,033	195,206

CLAIMS FOR WORK INJURIES REOPENED DURING 1952  
FOR FURTHER PAYMENT

	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
Schedule 1.....	4,680	196	464	272	5,612
Schedule 2.....	405	15	53	49	522
Crown Cases.....	291	22	23	21	357
TOTALS.....	5,376	233	540	342	6,491



## TIME LOSS, AVERAGE AGE, AND AVERAGE WAGE, 1952

CLASS	TIME LOSS						AGE All Cases	WAGE** All Cases
	TEMPORARY DISABILITY		PERMANENT DISABILITY*		DEATH CASES			
	Total Days	Average Days	Total Days	Average Days	Total Days	Average Days	Average Age (Years)	Average Weekly Wage
1	152,178	26.68	30,978	226.12	325	11.61	32.70	52.78
2	99,192	26.51	13,045	186.36	.....	.....	32.91	60.21
3	16,802	32.63	6,687	145.37	.....	.....	36.63	46.19
4	24,896	23.22	10,716	106.10	61	15.25	37.93	44.40
5	68,836	29.01	34,324	231.92	3,320	79.05	33.19	63.93
6	23,548	26.85	4,744	139.53	1,371	171.38	35.96	54.80
7	26,742	41.08	13,437	231.67	3	.50	37.78	67.10
8	31,553	25.47	7,559	137.44	1,752	1,752.00	37.77	58.35
9	46,667	26.23	9,468	147.94	6	1.00	37.56	59.91
10	89,720	23.72	34,807	111.56	.....	.....	35.89	55.97
11	79,157	24.49	17,845	129.31	.....	.....	36.06	58.09
12	22,789	25.81	7,238	190.47	.....	.....	36.51	53.84
13	14,812	28.99	2,901	152.68	.....	.....	36.69	52.47
14	19,923	35.39	1,098	61.00	.....	.....	37.30	52.93
15	52,849	23.12	15,488	151.84	10	1.11	35.83	48.20
16	15,584	23.43	5,010	143.14	.....	.....	36.91	51.17
17	18,353	25.78	4,365	132.27	.....	.....	37.72	46.29
18	11,627	23.12	3,450	191.67	.....	.....	36.47	40.06
19	17,770	23.54	5,319	93.32	3	1.00	34.35	50.68
20	67,261	26.04	10,394	157.48	.....	.....	35.29	51.56
21	50,232	25.38	12,161	202.68	.....	.....	33.49	63.26
22	43,803	24.07	8,780	165.66	149	14.90	36.99	47.15
23	21,186	29.63	6,261	201.97	.....	.....	34.78	60.84
24	177,885	26.76	44,037	218.00	1,242	37.64	35.28	55.79
25	49,994	24.39	5,035	119.88	4	.67	37.49	35.89
Sch. 2	105,913	30.53	25,879	229.02	81	2.13	37.84	56.58
Crown	110,113	29.80	14,391	134.50	36	1.20	39.18	52.16
ALL.....	1,459,385	26.63	355,417	164.77	8,363	27.06	35.70	54.38

\*Time loss in permanent disability cases to date pension awarded.

\*\*Average wage basis on total earnings not total compensation basis.

## SEX AND MARITAL CONDITION OF INJURED WORKERS, 1952

Sex and Marital Condition	Temporary Disability	Permanent Disability	Death	TOTALS
<b>Males:</b>				
Married.....	28,833	1,212	215	30,260
Single.....	15,419	459	76	15,954
Widowed.....	579	38	1	618
All Other.....	139	7	2	148
Not Specified.....	7,970	355	14	8,339
<b>Totals.....</b>	<b>52,940</b>	<b>2,071</b>	<b>308</b>	<b>55,319</b>
<b>Females:</b>				
Married.....	716	35	...	751
Single.....	560	33	...	593
Widowed.....	242	5	...	247
All Other.....	98	7	...	105
Not Specified.....	246	6	1	253
<b>Totals.....</b>	<b>1,862</b>	<b>86</b>	<b>1</b>	<b>1,949</b>
<b>GRAND TOTALS.....</b>	<b>54,802</b>	<b>2,157</b>	<b>309</b>	<b>57,268</b>

## MONTH OF OCCURRENCE OF WORK INJURIES, 1952

Month of Occurrence	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
January.....	10,418	4,835	167	30	15,450
February.....	9,935	4,592	175	25	14,727
March.....	10,349	4,255	166	19	14,789
April.....	10,410	3,727	131	25	14,293
May.....	11,747	4,247	168	32	16,194
June.....	12,281	4,499	161	27	16,968
July.....	12,877	4,800	179	28	17,884
August.....	11,506	4,665	207	18	16,396
September.....	12,444	4,808	202	29	17,483
October.....	13,032	5,105	208	29	18,374
November.....	12,587	4,980	218	25	17,810
December.....	10,352	4,289	175	22	14,838
<b>TOTALS.....</b>	<b>137,938</b>	<b>54,802</b>	<b>2,157</b>	<b>309</b>	<b>195,206</b>

## LOCALITY OF WORK INJURIES, 1952

County or District	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
Algoma.....	3,141	988	47	9	4,185
Brant.....	2,636	904	39	2	3,581
Bruce.....	221	139	8	1	369
Carleton.....	4,531	2,127	61	9	6,728
Dufferin.....	48	26	1	...	75
Dundas.....	71	28	3	1	103
Durham.....	386	114	4	2	506
Elgin.....	894	320	17	3	1,234
Essex.....	8,800	1,767	110	11	10,688
Frontenac.....	2,096	533	16	2	2,647
Glenarry.....	75	34	1	1	111
Grenville.....	147	55	1	...	203
Grey.....	937	289	17	...	1,243
Haldimand.....	322	82	3	2	409
Haliburton.....	78	43	8	...	129
Halton.....	1,161	389	12	2	1,564
Hastings.....	1,910	782	30	4	2,726
Huron.....	465	185	8	2	660
Kenora.....	1,062	616	23	9	1,710
Kent.....	1,595	468	25	3	2,091
Lambton.....	2,597	715	30	8	3,350
Lanark.....	444	184	8	2	638
Leeds.....	574	222	5	3	804
Lennox-Addington.....	130	61	...	...	191
Lincoln.....	2,642	706	45	5	3,398
Manitoulin.....	39	39	...	1	79
Middlesex.....	4,571	1,623	76	8	6,278
Muskoka.....	461	306	11	8	786
Nipissing.....	1,253	926	30	8	2,217
Norfolk.....	307	128	9	...	444
Northumberland.....	272	105	4	...	381
Ontario.....	3,201	562	37	3	3,803
Oxford.....	1,317	410	21	3	1,751
Parry Sound.....	593	330	14	1	938
Patricia.....	315	89	8	2	414
Peel.....	1,822	452	14	5	2,293
Perth.....	977	325	17	2	1,321
Peterborough.....	1,516	334	29	3	1,882
Prescott.....	271	59	2	1	333
Prince Edward.....	167	85	1	1	254
Rainy River.....	447	284	8	2	741
Renfrew.....	3,084	1,409	49	6	4,548
Russell.....	27	19	1	1	48
Simcoe.....	2,945	1,054	42	6	4,047
Stormont.....	823	278	17	...	1,118
Sudbury.....	3,559	2,279	97	21	5,956
Temiskaming-Cochrane.....	6,822	5,162	137	37	12,158
Thunder Bay.....	4,995	4,627	97	25	9,744
Victoria.....	468	140	8	1	617
Waterloo.....	3,914	1,279	64	1	5,258
Welland.....	5,226	2,030	79	17	7,352
Wellington.....	1,422	546	37	7	2,012
Wentworth.....	9,284	3,257	158	16	12,715
York.....	40,819	14,829	561	36	56,245
Not in Ontario.....	58	59	7	6	130
TOTALS.....	137,938	54,802	2,157	309	195,206

## CAUSES OF WORK INJURIES, 1952

The following tables set forth our experience by accident type and agency, providing classification and description of objects and working environment which, because of some untoward event, unsafe act or defect, cause an accident and result in a compensable injury.

The "agency" is the substance, object or other part of the working environment which is most closely associated with the injury and could be a machine, vehicle, crate or floor, etc. The "type" describes the way in which the agency caused the injury, e.g., by the claimant striking against, being struck by the agency or agency part, falling on the same or different levels, etc.

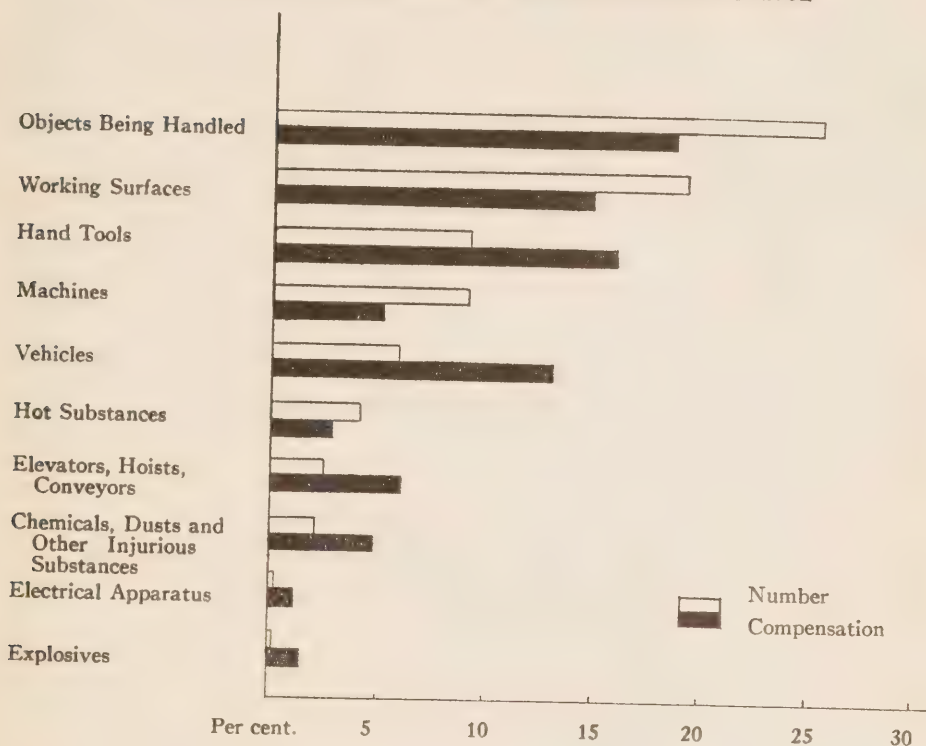
The number, total and average cost of compensation cases settled during 1952 associated with each major agency group is shown in the following table.

Agency Group	Number of Cases	Compensation	
		Total	Average Per Case
Hand tools.....	5,132	\$ 894,794.22	\$ 174.36
Machines.....	5,190	2,813,053.70	542.01
Prime movers.....	289	109,806.90	379.95
Transmission equipment.....	207	228,812.21	1,105.37
Hoisting and conveying apparatus.....	880	741,314.57	842.40
Electrical apparatus.....	95	201,664.27	2,122.78
Vehicles.....	3,377	2,298,802.30	680.72
Explosives.....	60	245,318.13	4,088.64
Substances causing disease, or injury through the inhalation, absorption, ingestion of or contact with.....	1,126	831,957.42	738.86
Temperature extreme.....	2,345	471,040.92	200.87
Working surfaces.....	10,976	2,633,145.04	239.90
Miscellaneous agencies.....	27,591*	6,270,141.68	227.25
TOTALS.....	57,268	\$17,739,851.36	\$ 309.77

\*14,567 cases "objects being handled". See breakdown of agencies later table.

Relative percentages, by major agency group, of total number and compensation costs are compared in the following chart:

# LEADING AGENCIES CAUSING WORK INJURIES COMPENSATION CASES SETTLED DURING 1952

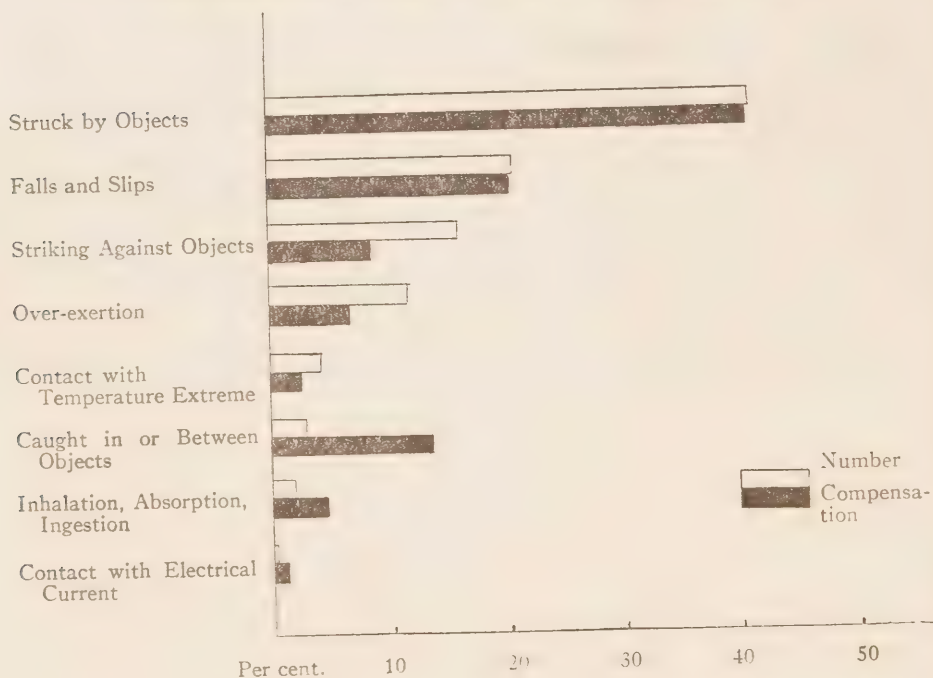




Number, total and average costs of compensation cases during 1952, by work injury type, is tabulated below. Relative percentages are also calculated.

Work Injury Type	Number of Cases	Compensation	
		Total	Average Per Case
Striking against.....	9,342	\$ 1,557,153.25	\$ 166.68
Struck by.....	23,510	7,237,372.28	307.84
Caught in, or between.....	1,735	2,453,322.61	1,414.02
Falls and slips.....	11,966	3,649,733.37	305.01
Contact with temperature extreme.....	2,369	483,351.27	204.03
Inhalation, absorption, ingestion.....	1,126	831,957.42	738.86
Over-exertion.....	6,808	1,198,690.56	176.07
Contact with electrical current.....	68	193,659.29	2,847.93
Miscellaneous accident types.....	344	134,611.31	391.31
TOTALS.....	57,268	\$17,739,851.36	\$ 309.77

### LEADING WORK INJURY TYPES CAUSING WORK INJURIES COMPENSATION CASES SETTLED DURING 1952





The tables following set forth the interrelation of type and major agency involved in claims for work injuries settled during 1952 involving compensation payment, as well as the class of industry breakdown for these factors for the same cases.

**MAJOR AGENCY INVOLVED, BY TYPE OF WORK INJURY**  
**Compensation Cases Settled During 1952**

Major Agency Groups	All Work Injury Types	Striking Against	Struck By	Caught in or Between	Falls and Slips	Contact with Temperature Extreme	Inhalation Absorption Ingestion	Over-Exertion	Contact with Electrical Current	Other Work Injury Types
Hand tools.....	5,132	226	4,671	13	8	.....	.....	198	.....	16
Machines.....	5,190	2,120	2,312	626	12	1	.....	115	.....	4
Prime movers.....	289	96	130	23	.....	.....	.....	39	.....	1
Transmission equipment.....	207	56	65	70	3	.....	.....	12	.....	1
Hoisting and conveying apparatus.....	880	242	490	105	22	.....	.....	18	1	2
Electrical apparatus..	95	13	7	8	.....	1	.....	1	61	4
Vehicles.....	3,377	880	1,277	489	542	3	.....	164	.....	22
Boilers and pressure vessels.....	10	2	7	.....	.....	1	.....	.....	.....	.....
Explosives.....	50	.....	35	.....	1	10	.....	.....	.....	4
Substances causing disease or injury through the inhalation, absorption, ingestion of or contact with.....	1,126	.....	.....	.....	.....	.....	1,126	.....	.....	.....
Substances involving temperature extreme.....	2,345	.....	.....	.....	.....	2,345	.....	.....	.....	.....
Working surfaces.....	10,976	550	41	11	10,347	3	.....	14	.....	10
Other agencies.....	27,591	5,157	14,475	390	1,031	5	.....	6,247	6	280
ALL AGENCIES.....	57,268	9,342	23,510	1,735	11,966	2,369	1,126	6,808	68	344

**WORK INJURY TYPE, BY CLASS OF INDUSTRY**  
**Compensation Cases Settled During 1952**

Class	All Work Injury Types	Striking Against	Struck By	Caught in or Between	Falls and Slips	Contact with Temperature Extreme	Inhalation Absorption Ingestion	Over- Exertion	Contact with Electrical Current	Other Work Injury Types
1	5,869	677	3,536	113	926	139	17	440	3	18
2	3,830	396	2,155	56	680	126	21	374	2	20
3	561	167	221	25	67	9	16	55	.....	1
4	1,177	334	490	54	162	23	8	99	1	6
5	2,563	355	1,266	75	419	99	61	276	1	11
6	919	155	368	40	159	34	28	127	2	6
7	715	81	275	23	148	71	13	97	4	3
8	1,295	206	494	38	130	186	33	198	2	8
9	1,849	273	875	52	307	66	32	234	1	9
10	4,100	822	1,687	210	468	198	144	544	9	18
11	3,377	575	1,412	99	485	192	69	525	3	17
12	927	150	281	38	223	56	38	136	.....	5
13	536	102	159	16	149	6	14	81	2	7
14	582	113	222	14	111	19	23	77	.....	3
15	2,397	456	638	121	655	110	48	348	1	20
16	701	140	261	33	102	36	36	90	.....	3
17	746	186	209	44	136	29	30	108	.....	4
18	522	121	186	16	107	33	15	43	1	.....
19	815	173	281	58	143	21	34	101	.....	4
20	2,659	399	1,083	111	593	51	14	381	1	26
21	2,057	308	1,038	60	352	94	24	163	1	17
22	1,883	305	678	46	525	51	34	226	4	14
23	756	111	317	19	185	41	7	71	3	2
24	6,882	1,282	2,373	126	1,853	243	102	848	8	47
25	2,098	381	600	43	549	199	83	230	1	12
Totals . . . .	49,816	8,268	21,105	1,530	9,634	2,132	944	5,872	50	281
Schedule 2 . .	3,620	514	1,210	107	1,085	128	71	464	14	27
Crown Cases . . . .	3,832	560	1,195	98	1,247	109	111	472	4	36
GRAND TOTALS..	57,268	9,342	23,510	1,735	11,966	2,369	1,126	6,808	68	344

MAJOR AGENCY INVOLVED FOR WORK INJURIES, BY CLASS OF INDUSTRY  
Compensation Cases Settled During 1952

Class	All Agencies	Hand Tools	Machines	Prime Movers	Transmission Equipment	Hoisting and Conveying Apparatus	Electrical Apparatus	Vehicles	Boilers and Pressure Vessels	Explosives	Substances causing Disease or Injury through the Inhalation, Absorption, or Ingestion of Contact with	Substances Involving Temperature	Working Surfaces	Other Agencies
1.	5,869	1,280	324	10	14	50	3	188		2	17	134	787	3,060
2.	3,830	922	195	7	5	29	4	131		1	21	126	603	1,786
3.	561	53	139		4	12	2	10			16	8	61	256
4.	1,177	78	332	3	6	10	1	47			8	23	142	527
5.	2,563	171	225	27	3	51	4	153		8	61	99	380	1,381
6.	919	53	75	4	8	24	2	73			28	34	149	467
7.	715	34	42	1	2	35	5	33			13	69	134	345
8.	1,295	43	175	3		22	1	56		2	32	186	133	643
9.	1,849	130	216	9	3	52	2	47	2		33	198	295	995
10.	4,100	184	1,045	20	17	42	11	123		2	32	64	428	1,871
11.	3,377	248	344	52	30	50	5	306		1	144	191	469	1,611
12.	927	46	66	8	1	21	3	41		2	69	54	220	428
13.	536	32	31	4	4	21	1	35		8	14	6	144	236
14.	582	119	31	1	3	7		42			23	19	101	236
15.	2,397	54	202	8	16	62	4	175	1	2	48	109	623	1,093
16.	701	45	162	1	2	12		32			36	36	99	276
17.	746	41	177	5	16	13		21			30	29	129	285
18.	522	34	149	2	5	11	2	19	1	1	15	31	108	151
19.	815	18	236	1	6	11		41			34	21	133	314
20.	2,659	100	113	14	13	52	2	327			24	50	530	1,442
21.	2,057	153	127	13	11	54	5	143		2	24	91	319	1,113
22.	1,883	169	85	8	4	29	4	142		4	34	51	472	882
23.	756	51	23	3	3	32	3	44		2	7	41	168	380
24.	6,882	486	385	32	12	76	11	211	2	3	102	240	1,716	3,606
25.	2,098	132	110	12	3	33		81		2	83	198	527	917
Totals.	49,816	4,676	5,009	247	191	804	76	2,523	8	43	944	2,108	8,886	24,301
Schedule 2.	3,620	237	78	19	9	44	16	428		6	71	128	957	1,627
Crown Cases.	3,832	219	103	23	7	32	3	426	2	1	111	109	1,133	1,663
GRAND TOTALS.	57,268	5,132	5,190	289	207	880	95	3,377	10	50	1,126	2,345	10,976	27,591

**DETAILED AGENCY BREAKDOWN**  
**Compensation Cases Settled During 1952**

Breakdown of Agencies	Temporary Dis- ability	Per- manent Dis- ability	Death	TOTALS
<b>A. HAND TOOLS:</b>				
Hand motive power.....	4,950	105	1	5,056
Mechanical motive power.....	38	3	....	41
Electrical motive power.....	32	3	....	35
Totals.....	5,020	111	1	5,132
<b>B. MACHINES:</b>				
Agitators, mixers, tumblers.....	73	7	....	80
Buffers, polishers, sanders and grinders.....	336	30	1	367
Castings, forging and welding machines.....	106	4	....	110
Crushing, pulverizing, etc., machines.....	4	2	1	7
Drilling, boring, reaming and turning machines.....	372	35	1	408
Packaging and wrapping machines.....	17	3	....	20
Picking, carding, opening and combing machines.....	12	2	....	14
Planers, shapers and molders.....	88	34	1	123
Presses.....	458	236	1	695
Rolls.....	95	32	....	127
Saws.....	791	188	3	982
Screening and separating.....	14	2	....	16
Sheers, slitters, slicers.....	270	56	....	326
Stitching and sewing machines.....	96	2	....	98
Weaving, knitting and spinning machines.....	27	2	....	29
Miscellaneous machines, n.e.c.....	1,504	281	3	1,788
Totals.....	4,263	916	11	5,190
<b>C. PRIME MOVERS:</b>				
Motors, engines, pumps.....	264	23	2	289
Totals.....	264	23	2	289
<b>D. TRANSMISSION EQUIPMENT:</b>				
Shafts, pulleys, gears, clutches, etc.....	147	57	3	207
Totals.....	147	57	3	207
<b>E. HOISTING AND CONVEYING APPARATUS:</b>				
Elevators, mine hoists.....	128	13	1	142
Cranes, power shovels, derricks, dredges, etc.....	77	29	7	113
Blocks and tackles and other hoisting apparatus.....	358	56	1	415
Conveyors.....	187	19	4	210
Totals.....	750	117	13	880
<b>F. ELECTRICAL APPARATUS:</b>				
Motors and generators.....	5	....	....	5
Transformers and convertors.....	2	2	3	7
Electrical apparatus, n.e.c.....	62	12	9	83
Totals.....	69	14	12	95

## DETAILED AGENCY BREAKDOWN—Continued

Breakdown of Agencies	Temporary Dis-ability	Per-manent Dis-ability	Death	TOTALS
<b>G. VEHICLES:</b>				
Automobiles, passenger busses.....	363	24	9	396
Trucks, tractors, loadmobiles, lift trucks, etc.....	1,269	62	35	1,366
Mine and quarry cars.....	89	11	1	101
Railway and street car rolling stock.....	318	34	33	385
Watercraft.....	43	5	5	53
Aircraft.....	7	3	5	15
Hand or foot operated (wheelbarrows, etc.).....	885	9	.....	894
Animal drawn.....	109	3	1	113
Vehicles, n.e.c.....	46	6	2	54
Totals.....	3,129	157	91	3,377
<b>H. EXPLOSIVES:</b>				
Chemicals, gases and vapours.....	12	3	.....	15
Boilers and pressure vessels.....	8	1	1	10
Blasting operations.....	3	10	5	18
Dusts.....	3	.....	4	7
Explosives, n.e.c.....	5	3	2	10
Totals.....	31	17	12	60
<b>I. SUBSTANCES CAUSING DISEASE, OR INJURY THROUGH THE INHALATION, ABSORPTION, INGESTION OF OR CONTACT WITH:</b>				
Dusts—organic.....	26	.....	.....	26
Dusts—inorganic.....	40	53	10	103
Poisonous vegetation.....	71	.....	.....	71
Noxious vapours, gases, fumes.....	96	.....	3	99
Noxious or corrosive chemicals.....	66	4	1	71
Radiations and radiating substances.....	1	.....	.....	1
Primary irritants and sensitizers.....	634	3	.....	637
N.e.c.....	115	3	.....	118
Totals.....	1,049	63	14	1,126
<b>J. TEMPERATURE EXTREMES:</b>				
Highly inflammable and hot substances.....	360	3	12	375
Hot metals and liquids.....	1,168	3	1	1,172
Steam or other hot vapours.....	134	1	.....	135
Welding flashes.....	98	3	.....	101
Sunstroke, heat exhaustion.....	9	.....	.....	9
Cold substances.....	114	4	1	119
Temperature extremes, n.e.c.....	430	3	1	434
Totals.....	2,313	17	15	2,345
<b>K. WORKING SURFACES:</b>				
Ground or floor.....	7,766	74	2	7,842
Ramps, roofs, runways, platforms.....	482	19	6	507
Roads, sidewalks.....	190	9	.....	199
Stagings, scaffolds, stairs, steps, escalators.....	1,243	43	7	1,293
Working surfaces, n.e.c.....	1,112	17	6	1,135
Totals.....	10,793	162	21	10,976



## DETAILED AGENCY BREAKDOWN—Continued

Breakdown of Agencies	Temporary Dis- ability	Per- manent Dis- ability	Death	TOTALS
L. MISCELLANEOUS AGENCIES:				
Bales, boxes, material, etc. (being handled).....	9,408	128	5	9,541
Bridges, catwalks, trestles.....	29	1	1	31
Buildings and structures (including parts of these, such as doors and windows).....	558	32	9	599
Flying fragments.....	1,042	32	...	1,074
Ladders.....	553	39	7	599
Nails and spikes.....	847	2	...	849
Poles, trees, logs, stumps.....	3,497	59	22	3,578
Rivers, lakes, seas, or harbours.....	3	...	10	13
Shaftways, pits, excavations, etc.....	235	8	10	253
Stock piles.....	142	3	...	145
Storage bunkers.....	3	...	...	3
Tanks, vats, kilns.....	71	3	...	74
Animals, insects, snakes, etc.....	278	8	2	288
Miscellaneous agencies, n.e.c.....	10,308	188	48	10,544
Totals.....	26,974	503	114	27,591
GRAND TOTALS.....	54,802	2,157	309	57,268



## NATURE OF WORK INJURIES, 1952

An analysis of work injuries settled, with compensation payments during 1952, indicates cuts and lacerations (24.4%) to be the most prominent type of injury, followed by bruises, contusions and abrasions (21.6%), sprains and strains (21.2%) and fractures (14.7%).

Full particulars of per cent. impairment of capacity in permanent disability cases and breakdown of industrial diseases also follow. The analysis of reopened death claims in a later section should be noted when considering Schedule 3 cases.

## NATURE OF INJURIES, 1952

## Temporary Disability Cases

Class	Bruises, Con- tusions and Abrasions	Cuts, Lacer- ations and Punctures	Fractures	Crushes	Sprains, Strains, Twisting and Wrenching	Scalds and Burns	Eye Injuries	Herniae	Internal Injuries	Concussion (Brain, Spine, etc.)	Dislocations	All Other Injuries	Industrial Dis- eases (Sch. 3)	TOTALS
1	1,584	1,900	682	108	856	80	130	63	5	1	24	243	28	5,704
2	856	1,302	400	49	720	78	78	53	2	3	18	143	40	3,742
3	91	209	48	9	68	9	13	21	1	1	2	27	16	515
4	205	405	130	17	171	23	30	17	1	1	1	62	10	1,072
5	575	514	461	33	410	80	104	73	4	2	13	73	31	2,373
6	184	189	131	28	190	33	30	27	2	...	2	35	26	877
7	146	89	134	8	109	74	13	47	...	...	4	15	12	651
8	221	227	193	21	236	183	52	38	2	...	3	42	21	1,239
9	388	387	293	54	361	58	79	56	4	2	8	60	29	1,779
10	696	1,065	495	64	681	185	158	119	6	1	12	152	148	3,782
11	671	691	463	44	680	163	158	136	3	3	17	124	79	3,232
12	201	139	142	11	232	52	10	21	5	2	7	28	33	883
13	109	80	71	11	155	9	7	17	4	...	6	28	14	511
14	88	205	52	1	105	19	4	28	3	...	1	34	23	563
15	438	543	295	32	601	105	33	71	1	1	15	91	60	2,286
16	125	178	90	13	130	36	10	21	...	...	3	24	35	665
17	116	201	93	13	157	30	10	29	...	...	2	27	34	712
18	79	182	48	6	80	35	8	9	2	...	4	33	17	503
19	132	175	135	16	147	22	18	36	5	...	4	27	38	755
20	633	497	409	46	685	41	50	49	5	4	13	128	23	2,583
21	542	471	297	51	339	83	54	18	3	1	10	84	26	1,979
22	387	420	290	26	425	50	37	47	4	...	14	85	35	1,820
23	166	130	149	19	146	37	14	9	2	...	5	32	6	715
24	1,320	1,555	1,035	116	1,492	220	269	126	10	6	52	331	115	6,647
25	336	525	295	25	410	201	20	42	2	1	15	94	84	2,050
Sch. 2..	724	551	661	38	930	119	87	112	7	6	30	128	76	3,469
Crown..	818	555	563	46	1,105	103	82	132	11	5	24	137	114	3,695
ALL..	11,831	13,385	8,055	905	11,621	2,128	1,558	1,417	94	39	309	2,287	1,173	54,802

## NATURE OF INJURIES, 1952

## Permanent Disability Cases

Part of Body Affected	Per Cent. Impairment of Physical Capacity										TOTALS	
	0.0-9.9	10.0-19.9	20.0-29.9	30.0-39.9	40.0-49.9	50.0-59.9	60.0-69.9	70.0-79.9	80.0-89.9	90.0-99.9		100
Foot.....	72	22	4	5	7	...	1	...	...	...	...	111
Leg.....	53	28	14	2	10	5	7	...	4	...	...	123
Head.....	13	6	3	1	...	...	...	...	...	...	...	23
Eye.....	51	124	7	1	...	...	...	...	...	...	1	184
Ear.....	4	1	...	...	...	...	...	...	...	...	...	5
Face.....	3	...	...	...	...	...	...	...	...	...	...	3
Neck.....	3	2	3	1	2	1	...	...	...	...	...	12
Chest.....	2	...	...	1	1	2	...	...	...	...	...	6
Back and Spine.....	59	58	17	1	2	3	...	1	1	...	2	144
Arm.....	36	13	3	2	6	3	5	6	1	...	...	75
Hand.....	47	20	7	2	11	1	...	...	...	...	...	88
Thumb and Four Fingers.....	...	1	...	...	...	...	...	...	...	...	...	1
Thumb and Three Fingers.....	...	1	1	...	1	...	...	...	...	...	...	3
Thumb and Two Fingers.....	5	...	...	1	...	...	...	...	...	...	...	6
Thumb and One Finger.....	18	2	1	...	...	...	...	...	...	...	...	21
Thumb.....	140	1	...	...	...	...	...	...	...	...	...	141
One Finger.....	837	8	...	...	...	...	...	...	...	...	...	845
Two Fingers.....	152	8	3	1	...	...	...	...	...	...	...	164
Three Fingers.....	53	22	8	2	1	2	...	...	...	...	...	88
Four Fingers.....	3	10	7	3	1	...	...	...	...	...	...	24
Internal Organs.....	...	1	2	...	...	...	...	...	...	...	...	3
Industrial Diseases.....	1	...	2	6	2	7	1	5	2	...	30	56
All Others.....	12	3	5	2	1	4	2	...	...	...	2	31
TOTALS.....	1,564	331	87	31	45	28	16	12	8	....	35	2,157

It will be noted that more detailed information is contained in the above table than in previous years. Data on the neck, chest, back and spine has been removed from the "all others" classification and presented separately.

## NATURE OF INJURIES, 1952

## Industrial Diseases

Description of Disease	Medical Aid Only	Temp. Dis.	Perm. Dis.	Death	TOTALS
Anthrax; Ankylostomiasis; Compressed air illness or caisson disease; Poisoning by carbon bisulphide or its sequelae; Any Respiratory Disorder due to inhalation of materials used in non-offset sprays.....	25	8	....	....	33
Lead Poisoning or its sequelae.....	24	15	....	....	39
Mercury Poisoning or its sequelae; Phosphorus Poisoning or its sequelae; Arsenic Poisoning or its sequelae; Chrome Poisoning; Cadmium Poisoning.....	19	5	....	....	24
Brass or Zinc or Nickel Poisoning or its sequelae.	1	1	....	....	2
Ulceration of the corneal surface of the eye, due to tar, pitch, bitumen, mineral oil or paraffin or any compound product, or residue of any of these substances.....	11	15	....	....	26
Carbon Dioxide Poisoning or its sequelae; Carbon Monoxide Poisoning or its sequelae.....	11	11	....	1	23
Stone Workers' or Grinders' Phthisis; Silicosis; Pneumoconiosis.....	6	....	51	10	67
Poisoning by Nitrous Fumes or its sequelae....	4	5	....	....	9
Benzol Poisoning.....	....	....	....	1	1
Poisoning by nitro- and amino-derivatives of benzine, phenol, and their homologues (tri- nitrotoluene, dinitrophenol, anilin and others), or the sequelae.....	1	....	....	....	1
Poisoning by chlorinated hydro-carbons (carbon tetrachloride, trichlorethylene, tetrachlore- thane, trichlornaphthalene and others), or the sequelae.....	8	4	....	....	12
Epitheliomatous cancer or ulceration of the skin, due to tar, pitch, bitumen, mineral oil or paraffin, or any compound, product, or residue of any of these substances.....	8	2	....	....	10
Bursitis; Inflammation of the synovial lining of the wrist joints and tendon sheaths.....	60	115	3	....	178
Dermatitis (Venenata).....	1,243	871	....	....	2,114
Infected Blisters.....	67	87	....	....	154
Section 1, sub-section (h) "Industrial Disease" shall mean—any other disease peculiar to or characteristic of a particular industrial process, trade or occupation.....	25	34	2	1	62
TOTALS.....	1,513	1,173	56	13	2,755

## DEATH CASES, 1952

Number of Cases	
Pension Awards.....	213
Lump Sums.....	13
Burial Expenses and Medical Aid Only.....	72
Burial Expenses Only.....	11
<b>TOTAL.....</b>	<b>309</b>

## Number, Relationship, and Residence of Dependants

Relationship of Dependants	Resident in Ontario	Not Resident in Ontario	TOTALS
Widow.....	190	4	194
Child.....	248	3	251
Foster Mother.....	3	..	3
Parent or Parents.....	22	3	25
All Others.....	1	..	1
<b>TOTALS.....</b>	<b>464</b>	<b>10</b>	<b>474</b>

It will be noted that for many years the percentage of death (and permanent disability) claims to total work injuries has been falling, which is an excellent sign that efforts in the field of accident prevention and medical service are being successful.

The preceding table does not include cases which may have been settled previously as permanent or temporary disabilities and then subsequently die, e.g., silicosis pensioners, paraplegics, etc., even though the death claim may be allowed and an additional award made. These cases are included among the 342 reopened death claims as listed in a previous table. There were 28 pneumoconiosis pensioners whose death claims were allowed during 1952, with an average cost per case of \$14,437.95. The average cost of settled death claims during 1952 should be noted in a later table.

Each of the Board's pensioners who die must also be processed as a potential death claim but these cases are not included among the reopened case total unless a further award is made.

### **TOTAL AND AVERAGE COMPENSATION AND MEDICAL AID COSTS, 1952**

The table produced hereafter includes the total compensation costs incurred (in all years) for the claims settled during 1952, and the medical aid costs to the end of 1952 for those claims.

It is very likely that some claims settled during the year will be reopened for further compensation awards and many will be reopened for the payment of medical accounts not yet received. These are not average cases however and, therefore, are not tabulated.

# TOTAL AND AVERAGE COMPENSATION AND MEDICAL AID COSTS, 1952, SCHEDULE 1, BY CLASSES

## Compensation Costs

CLASS	TEMPORARY DISABILITY CASES		PERMANENT DISABILITY CASES						DEATH CASES						ALL CASES		
	For Temporary Disability		For Temporary Disability		For Permanent Disability		For Temporary Disability		For Death Benefits		For Funeral Expenses				Total	Average	
	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1	818,815.09	143.55	115,714.57	844.63	425,639.83	3,002.26	1,150.27	41.08	131,789.00	4,706.75	6,309.05	225.32	1,497,417.81	255.14			
2	573,806.40	153.36	59,728.35	853.26	235,302.85	1,461.47			95,094.00	5,170.22	1,289.40	218.11	966,251.70	252.25			
3	62,020.04	120.14	26,024.75	565.76	67,499.00	1,466.07							155,483.79	227.15			
4	116,346.63	108.53	37,872.47	374.98	100,736.00	997.32	407.69	101.92	21,739.00	5,934.75	865.00	216.25	1,358,154.42	569.04			
5	398,309.62	167.85	13,373.70	901.17	579,597.37	3,916.30	10,647.53	253.51	328,204.00	7,811.50	8,317.20	198.03	311,619.01	341.35			
6	133,811.97	152.58	21,641.01	636.50	85,170.75	2,513.85	1,335.88	429.49	68,603.00	8,556.63	1,566.40	195.80	445,009.25	622.45			
7	178,427.24	274.08	46,274.26	970.24	151,700.75	2,615.41			57,148.00	9,521.67	1,200.00	201.06	200.00	456,992.36	353.81		
8	189,742.76	153.14	47,518.11	682.70	215,056.94	3,910.13	4,388.35	1,388.35	9,350.00	2,956.00	200.00	201.00	133,950.69	285.78			
9	272,264.52	153.04	41,609.98	650.16	202,756.25	3,168.07	47.94	7.99	16,072.00	2,678.67	1,200.00	200.00	1,429,605.64	343.68			
10	526,527.43	130.22	150,142.98	481.87	715,480.23	2,293.21			16,215.00	6,035.83	1,040.00	173.33	96,356.12	285.34			
11	482,721.77	110.36	75,998.81	550.72	339,141.89	2,457.55			64,665.00	9,217.86	1,008.65	152.66	328,204.07	354.05			
12	125,034.00	141.60	33,226.47	873.38	122,101.05	3,213.19			46,978.00	7,279.67	1,461.55	244.09	200.00	107,592.97	300.58		
13	15,161.00	147.09	13,597.71	715.67	103,541.50	5,449.55			51,128.00	8,571.33	1,220.00	203.33	601,042.09	250.75			
14	75,225.92	133.62	6,741.05	374.50	13,879.00	771.06			11,517.00	11,537.00	200.00	200.00	169,414.10	211.67			
15	268,941.27	117.65	61,746.69	625.09	189,524.50	1,858.08	75.63	8.40	76,906.00	8,545.11	1,845.00	205.00	209,432.28	250.74			
16	88,755.60	139.46	24,650.72	704.31	47,670.75	3,362.02			10,134.00	10,134.00	200.00	200.00	135,557.84	259.69			
17	91,486.10	138.55	18,042.35	546.76	90,155.25	2,731.98			9,516.00	9,538.00	200.00	200.00	244,971.57	300.58			
18	50,040.22	99.48	11,487.87	638.22	61,147.75	3,508.21			10,682.00	10,682.00	200.00	200.00	702,226.34	264.69			
19	106,798.44	131.45	24,032.92	421.63	101,867.21	1,787.14			11,686.00	3,895.33	557.00	195.67	774,811.00	376.48			
20	360,925.16	170.73	41,351.28	625.06	221,880.75	3,361.83			76,184.00	7,618.40	1,281.85	178.19	522,403.11	277.15			
21	317,239.44	160.31	53,078.66	901.31	270,899.00	4,514.98			128,769.00	7,153.83	1,544.70	213.55	297,636.78	343.70			
22	216,032.45	118.70	31,119.02	587.53	165,727.09	3,183.43	318.45	33.86	104,196.00	10,419.00	1,970.00	197.00	1,935,225.00	281.71			
23	131,961.02	184.56	25,465.51	821.47	99,599.25	3,212.88			38,195.00	3,819.50	2,116.00	211.60	633,040.88	158.74			
24	1,029,419.76	154.87	179,184.65	887.05	477,712.52	2,764.91	5,752.72	174.42	239,167.00	2,266.57	7,188.35	217.83					
25	197,255.01	96.22	17,589.46	418.80	68,179.41	1,623.32			48,797.00	8,132.84	1,220.00	203.33					
At 1	6,885,152.31	144.53	1,309,369.85	671.33	5,155,206.83	2,661.14	26,244.56	108.90	1,691,747.00	7,030.07	50,093.45	207.86	15,111,311.96	301.44			

\*Including only those cases where some dependency involved produces average, per case, of \$9,465.07



TOTAL AND AVERAGE COMPENSATION AND MEDICAL AID COSTS, 1952, SCHEDULE 1, BY CLASSES  
Medical Aid Costs

Class	When Medical Aid Only		In Temporary Disability Cases		In Permanent Disability Cases		In Death Cases		For All Cases	
	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average
1.....	\$ 26,129.92	\$ 9.17	\$ 312,594.02	\$ 54.80	\$ 101,093.23	\$ 737.91	\$ 3,795.79	\$ 50.88	\$ 443,612.96	\$ 50.88
2.....	48,056.21	9.69	199,123.51	53.21	47,581.84	679.74	138.50	33.56	294,900.06	33.56
3.....	11,204.20	8.90	26,293.75	51.06	26,348.17	572.79	.....	7.69	63,846.12	35.08
4.....	21,301.32	9.34	43,444.64	40.53	26,242.28	239.82	1,253.40	313.35	92,241.64	26.68
5.....	57,889.06	10.87	133,064.70	56.07	94,099.06	635.80	8,242.18	196.24	293,295.00	37.17
6.....	21,933.11	8.76	47,397.58	54.05	17,516.90	515.20	340.73	42.59	87,188.32	25.47
7.....	34,867.02	13.28	79,062.52	121.45	32,244.47	555.94	344.47	57.41	146,518.48	43.85
8.....	29,293.26	8.25	67,153.61	54.20	24,931.89	453.31	47.50	47.50	121,426.26	25.05
9.....	56,848.32	8.39	95,738.63	53.82	31,882.41	498.16	367.50	61.25	184,836.86	21.43
10.....	147,971.59	8.77	189,292.70	50.05	106,487.69	341.31	550.60	91.77	444,302.58	21.18
11.....	140,096.56	8.90	157,710.84	48.80	51,579.82	373.77	18.00	2.57	349,405.22	18.27
12.....	26,729.38	9.93	50,109.52	56.75	31,108.93	818.66	2,318.60	386.43	110,266.43	30.46
13.....	9,550.33	8.78	26,939.56	52.72	12,268.78	645.73	381.98	63.66	49,140.65	30.26
14.....	19,026.09	11.26	23,160.76	41.14	4,140.94	230.05	3.00	3.00	21,528.24	25.54
15.....	61,993.26	10.33	105,827.45	46.29	45,385.33	444.95	1,322.20	146.91	80,991.80	25.53
16.....	24,677.05	9.98	39,033.82	58.70	17,275.93	493.60	5.00	5.00	67,341.38	24.79
17.....	18,657.03	9.47	33,888.25	47.60	14,749.10	446.94	47.00	47.00	50,293.35	22.94
18.....	15,185.70	9.09	19,937.96	39.64	15,166.19	842.57	3.50	3.50	82,055.07	25.11
19.....	23,429.06	9.55	38,492.74	50.98	19,487.12	341.88	646.15	215.38	215,003.62	27.69
20.....	52,497.90	10.28	121,414.52	47.01	40,783.17	617.93	308.03	30.80	182,779.76	29.62
21.....	37,784.79	9.18	107,496.15	54.32	35,796.69	596.16	1,702.13	94.56	177,361.31	25.09
22.....	51,459.85	9.92	86,337.94	47.44	36,785.48	694.07	2,778.04	277.80	89,788.68	33.78
23.....	19,026.84	10.00	48,316.97	67.58	20,450.58	659.07	1,994.29	199.43	685,565.95	27.45
24.....	162,751.99	8.99	361,052.41	54.32	142,779.78	706.83	18,981.77	575.21	164,537.61	22.75
25.....	51,146.71	9.96	94,881.50	46.28	17,147.57	408.28	1,361.83	226.97	4,737,558.14	27.20
ALL.....	1,169,506.55	9.41	2,507,766.05	52.64	1,013,333.35	523.15	46,952.19	194.82		













Report for 1954 of

# The Workmen's Compensation Board

Ontario

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ONTARIO

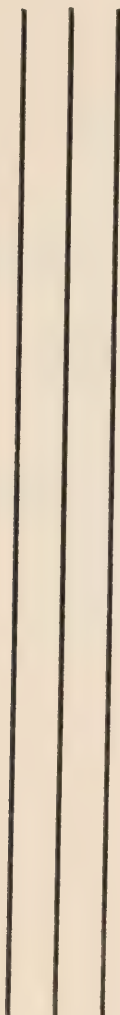
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Report for 1954 of

# The Workmen's Compensation Board Ontario



ONTARIO

*Printed by Order of*

**The Legislative Assembly of Ontario**

SESSIONAL PAPER No. 12

TORONTO

Printed and Published by Baptist Johnston, Printer to the Queen's Most Excellent Majesty

1955

TO THE HONOURABLE THE LIEUTENANT-GOVERNOR  
OF THE PROVINCE OF ONTARIO

MAY IT PLEASE YOUR HONOUR:

The undersigned begs leave respectfully to present to Your Honour the annual report of the Workmen's Compensation Board for the year 1954.

CHARLES DALEY,  
Minister of Labour.

March 30th, 1955.

## THE WORKMEN'S COMPENSATION BOARD

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E. E. SPARROW, Chairman

JOHN F. CAULEY, Vice-Chairman

E. C. STEELE, M.D., Commissioner

S. R. JOHNSTON, Solicitor

H. W. FORSTER, Secretary





# FINANCIAL REPORT FOR 1954

OF

## THE WORKMEN'S COMPENSATION BOARD ONTARIO

HEAD OFFICE:

90 Harbour Street, Toronto.

TO HIS HONOUR THE LIEUTENANT-GOVERNOR:

The Workmen's Compensation Board is pleased to submit its Report of financial operations during the year 1954.

### GENERAL REVIEW

Industrial activity in Ontario levelled off somewhat during 1954. Payrolls covered under Schedule 1 of the Act changed very little in comparison to the previous year, increasing slightly from \$3,344,492,000.00 in 1953, to \$3,347,972,000.00 in 1954. Employers under Schedule 1 increased from 57,411 in 1953, to 60,453 at December 31, 1954. Benefits awarded under the Act increased from \$31,679,314.78 during 1953, to \$33,475,807.31 during 1954. Comparative awards were at approximately the same level as in 1953, however, the increase largely resulting from a recapitalization of prior years' silicosis pensions. Details of awards and injuries reported during the two years follow.

	1953	1954
Benefits awarded under the Act:		
Schedule 1.....	\$27,347,412 47	\$29,429,802 83
Schedule 2.....	4,331,902 31	4,046,004 48
TOTAL.....	\$31,679,314 78	\$33,475,807 31
Incidents reported as work injuries.....	219,464	210,162

### Schedule 1 Receipts

Assessment receipts during 1954 amounted to \$30,228,200.79, of which \$150,979.33 was from refunds and application of sections of the Act as penalties. Interest amounting to \$770,543.82 was prorated to class balances and transfers of \$72,567.00 and \$450,131.00 were received from the Second Injury Fund and the Disaster Reserve, respectively. Total credits to Schedule 1 during 1954 amounted to \$31,521,442.61.

An additional \$2,837,900.00 is estimated as receivable on account of outstanding assessments and adjustments due on 1954 payrolls.

Silicosis assessments and refunds amounting to \$845,149.92 and asbestosis assessments of \$21,664.34 were received during the year.

The average rate of assessment charged employers during 1954 amounted to 90c. per \$100 of payroll.

### Schedule 1 Expenditures

Compensation and medical aid awards for other than silicosis claims (Class 5) during 1954 amounted to \$28,757,662.15, including all payments made for claims regardless of the year in which the work injury occurred. It is estimated that an additional \$14,034,300.00 will be required during 1955 to bring outstanding and continuing general accident hazard claims to finality.

Estimated outstanding claim cost for pneumoconiosis cases is \$2,041,600.00 and silicosis claims not provided for by the Silicosis Account amount to a liability of \$897,400.00.

Other outlays during 1954 were \$2,472,353.48 for administration expenses (including \$741.86 debit adjustment of prior years' expenses), \$307,837.94 for service outlays, \$76,237.56 for mine rescue work, \$868,568.91 grants to accident prevention associations, \$59,137.43 for the Malton Rehabilitation Centre (charges in excess of receipts for treatment of injured workmen), \$23,724.22 to provide special facilities for the treatment of paraplegics, \$26,602.35 for special arrangements with the Toronto General, Toronto Western, and Toronto St. Joseph's Hospitals to provide bed facilities, and \$16,424.87 for legal expenses under Section 9 of the Act.

Transfers were made to the Pension Fund Contingency Reserve, Disaster Reserve and Second Injury Fund amounting to \$750,000.00, \$451,243.10 and \$150,414.37, respectively.

Total expenditures and charges during 1954 amounted to \$33,960,206.38.

Silicosis awards during 1954 amounted to \$672,140.68 and expenses to \$196,422.12, a total of \$868,562.80. The Asbestosis Account was charged \$1,419.00 during 1954 for x-ray examinations, etc. No claim costs were incurred.

### Schedule 2 and Crown Industries

The Dominion and Provincial governments along with the employers in Schedule 2 pay for work injuries in their industries as they arise on the adjudication of claims by the Board. Their accident cost figures appear in the total of benefits awarded but since they do not pay assessments to the Board on a percentage of payroll there is no inclusion of assessment figures.

The total benefits awarded for these groups during 1954 amounted to \$4,046,004.48, of which \$2,989,042.13 was for compensation and \$1,056,962.35 for medical aid. Schedule 2 and Crown employers have been assessed a total of \$377,575.00 for their share of the expenses of adjudicating claims and providing services for their workmen during 1954. See Chapter IV for further particulars of operations.

### Malton Rehabilitation Centre

The average length of stay at Malton during 1954 increased to 52.5 days, compared with 40 days in 1953, which indicates a higher proportion of the severer type of injury being treated. Earlier referral of serious cases from the General Hospitals has also increased this factor. Admissions totalled 3,202 and discharges 3,246, down slightly in both cases from the previous year.

The Board is currently completing negotiations for a site on which to erect a modern, fully equipped rehabilitation centre. Architect's plans are also now largely complete and it is expected that this construction will commence before the end of 1955. Sharply rising maintenance costs and inadequate facilities at Malton have made this action necessary.

During the year, many interested groups from labour and management have inspected the Centre and many observers have come from distant parts of the world to study our methods and operations. Special medical guests have investigated our physical medicine and rehabilitation departments. Reports from these groups have been most encouraging concerning treatment methods used and our system of handling the case load. Industry continues to cooperate in placing those discharged at suitable work so that, by the cooperative efforts of the Board, the attending doctors, labour and management, the eventual loss to industry through industrial work injuries is being kept at a minimum.

### District Offices

District Offices have been opened at the Lakehead in Fort William, at Ottawa, and in the St. Lawrence Valley at Cornwall, to improve the Board's services in those areas.

Experience has proven the value of having representation in areas distant from Head Office where industry and population merit a liaison office.

### Film—"Teamwork in Action"

Recognizing the importance of having the groups with which we deal well informed in compensation matters, the Board, during 1954, produced a motion picture titled "Teamwork in Action". The objective of this film is to promote a better understanding among the employer, employee and medical groups of the aims, purposes and procedures of the Board. By increasing knowledge concerning compensation, the Board can more efficiently serve the injured workmen and employees of Ontario at a reasonable cost. The film tells the story of a workman who loses a leg due to an industrial work injury. It shows the teamwork on the part of the employer, doctor, injured person and the Board, that is necessary to compensate and rehabilitate injured workmen. The overall activities of the Board are depicted including a portion of the work carried out at the Rehabilitation Centre. The film has been well received and since its release in October, there has been a steady demand for showings. A descriptive brochure is available on request. It is a 16 m.m., 33 minute, black and white film and can be obtained through the Librarian, Workmen's Compensation Board, 90 Harbour Street, Toronto, Ontario.

### Staff

The Board wishes to take this opportunity of extending appreciation to the staff for their continued loyal and efficient service.

**Operations, January 1, 1915 to December 31, 1954**

Since January 1, 1915, when the Act first went into effect, there have been 3,767,057 incidents reported as work injuries to the Board and \$415,082,401.22 awarded as benefits.

**Contents of Report**

The remaining chapters of this Report deal with the subjects as listed:

- Chapter II—Expenses analyses.
- Chapter III—Statement and Summary Schedule 1 Accounts.
- Chapter IV—Statement and Summary Schedule 2 Accounts.
- Chapter V—Statement and Summary Superannuation Fund.
- Chapter VI—Auditor's Report and Certificate.

**Supplementary Statistical Summary**

A supplementary statistical report dealing with the accident experience and including discussions of the trends indicated for claims settled during 1954 is being prepared and will be made available upon request. The printed edition of the 1953 Statistical Report is bound as an appendix to this Report.

Dated at Toronto, this 25th day of February, 1955.

E. E. SPARROW,  
Chairman.

J. F. CAULEY,  
Vice-Chairman.

E. C. STEELE,  
Commissioner.



## CHAPTER II

## ADMINISTRATION AND SPECIAL SERVICE EXPENSES

ANALYSIS OF ADMINISTRATION EXPENSES  
AND SERVICE OUTLAYS DURING 1954

	Total Expenses
Salaries of Board and Staff.....	\$2,122,876 00
Travelling and Other Expenses of Board and Staff.....	147,763 30
Printing, Stationery and Office Supplies.....	136,152 12
Postage and Excise Stamps.....	121,178 45
Telephone, Telegraph and Express.....	37,259 86
Legal Expenses, Witness Fees, etc.....	8,096 05
Insurance and Security Service.....	31,684 14
Auditor's Services, under instruction of Lieutenant-Governor in Council.....	4,000 00
Special Services.....	85,616 26
Equipment Rental and Repairs.....	72,579 26
Equipment depreciated fully during year.....	15,835 11
Building Services—Maintenance, Supplies, Heat, Water, Hydro, Cafeteria, Laundry and Taxes.....	83,891 04
Public Relations and Educational Activities.....	68,532 39
Board's Contribution to Staff Superannuation Fund.....	315,521 81
	<u>\$3,250,985 79</u>
Less:	
Portion attributable to Malton Rehabilitation Centre for Services Rendered by Head Office Staff.....	93,678 79
Rentals charged Safety Associations for Accommodation in Board's Building.....	35,314 00
	<u>\$3,121,993 00</u>
Adjustments for Depreciation:	
Plus:	
Depreciation charged for Head Office Building for 1954.....	88,134 84
Depreciation charged for Head Office Equipment for 1954.....	86,723 72
	<u>\$3,296,851 56</u>

SCHEDULE FOR PRO RATION OF  
ADMINISTRATION EXPENSES AND SERVICE OUTLAYS

Silicosis Account.....	\$ 60,597 00
Asbestosis Account.....	99 00
Special Hospital Account.....	18,533 00
Safety Associations.....	60,598 00
Schedule 2 Employers.....	195,411 00
Dominion of Canada.....	136,517 00
Province of Ontario.....	45,647 00
Schedule 1 Employers—	
Charged as Administration Expenses.....	\$2,471,611 62
Charged as Medical Service Outlays.....	307,837 94
	<u>2,779,449 56</u>
	<u>\$3,296,851 56</u>

The gross expenses of the Board in administering claims amounted to \$3,296,851.56,\* of which \$2,779,449.56 was charged directly to Schedule 1 (\$2,471,611.62 as administration expenses and \$307,837.94 as medical and investigatory service outlays). The remaining expenses were pro rated to the

classes in Schedule 1 through the media of the special service accounts listed. Schedule 2 and Crown employers were assessed a total of \$377,575.00 for administration and service outlays.

\*Debit adjustment of \$741.86 for prior years to be added to this item due to adjustments of Schedule 2 administration receipts.

### Special Services

#### MINE RESCUE WORK ACCOUNT, 1954

Maintenance of Stations, Salaries and Supplies.....	\$ 76,237 56
TOTAL CHARGED TO CLASS 5.....	\$ 76,237 56

#### SPECIAL HOSPITAL ACCOUNT, 1954

##### Payments for Services:

Toronto General Hospital.....	\$ 208,962 05
Toronto Western Hospital.....	35,640 00
Toronto St. Joseph's Hospital.....	2,500 00

	247,102 05
Pro Rata Share of the Board's Administration Expenses.....	18,533 00
	265,635 05

##### Less:

Recoveries from Medical Aid and Other Accounts.....	239,032 70
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TOTAL CHARGED TO SCHEDULE 1.....	\$ 26,602 35
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#### PARAPLEGIC ACCOUNT, 1954

Doctors' Fees, Equipment and Supplies.....	\$ 23,724 22
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TOTAL CHARGED TO SCHEDULE 1.....	\$ 23,724 22
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#### GRANTS TO SAFETY OR ACCIDENT PREVENTION ASSOCIATIONS, 1954

Association	Class	Grant	Rentals	Total
Lumbermen's Safety Association....	1	\$ 82,500 00	\$ 3,576 00	\$ 86,076 00
Ontario Pulp and Paper Makers' Safety Association.....	2	23,295 00	2,702 00	25,997 00
Mines Accident Prevention Association of Ontario.....	5	39,446 91	—	39,446 91
Industrial Accident Prevention Associations.....	3, 4, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 23(0)	357,565 00	18,197 00	375,762 00
Class 20 Accident Prevention Association of Ontario.....	20	97,350 00	4,015 00	101,365 00
Ontario Highway Construction Safety Association.....	21	40,000 00	1,165 00	41,165 00
Electrical Employers' Association of Ontario.....	22(0), 22(1)	30,000 00	3,328 00	33,328 00
Construction Safety Association of Ontario.....	24	102,500 00	2,331 00	104,831 00
		\$772,656 91	\$35,314 00	\$807,970 91
Pro Rata share of the Board's Administration Expenses.....				60,598 00
TOTAL CHARGED TO SCHEDULE 1.....				\$868,568 91



**DEPRECIATION OFFICE EQUIPMENT  
HEAD OFFICE, 1954**

Balance equipment to be depreciated, Jan. 1, 1954.....	\$ 270,322 09
Equipment purchased during 1954.....	62,398 96
	<u>\$ 332,721 05</u>
Less:	
Depreciation for equipment purchased prior years.....	\$ 74,243 93
Depreciation for equipment purchased during 1954.....	12,479 79
	<u>86,723 72</u>
BALANCE, DEC. 31, 1954.....	<u>\$ 245,997 33</u>

**DEPRECIATION HEAD OFFICE BUILDING, 1954**

Capitalized cost of Building to December 31, 1953.....	\$3,159,502 94
Additional cost during 1954.....	365,890 88
	<u>\$3,525,393 82</u>
Less:	
Prior depreciation.....	\$ 78,987 57
Depreciation charged for 1954.....	88,134 84
	<u>167,122 41</u>
BALANCE, BUILDING ACCOUNT, DEC. 31, 1954.....	<u>\$3,358,271 41</u>

**Malton Rehabilitation Centre**

The costs incurred in the operation of Malton were largely offset by recoveries from claims through medical aid and other accounts. If these services had not been available through the Board's own facilities, other hospitalization and medical attention would have been necessary and in most cases at a higher cost. In relation to the high standard of accommodation and services provided, the rate of \$7.00 per man, per day occupancy, is less than the average available elsewhere. It is, therefore, cheaper not only for bed patients but also for those who require physiotherapy and occupational therapy and would otherwise have to be given room and board at higher cost in private boarding-houses. The resultant lessening of the period and extent of disability cannot be accurately measured in dollars and cents but is undoubtedly very worthwhile in reducing compensation costs.

The increasing per diem rate is due to maintenance costs rising. Please note the comments in the General Review concerning the Board's plans for a new Centre.

**MALTON REHABILITATION CENTRE EXPENSES, 1954**

	Total Expenses
Salaries.....	\$ 621,562 59
Travelling Expenses and Transportation.....	27,193 07
Stationery and Supplies.....	21,036 13
Telephone, Postage, Telegraph and Express.....	8,088 33
Rent.....	—2,111 98
Special Services, Sewage and Laundry.....	21,904 10
Insurance.....	3,924 24
Meals.....	187,709 73
Maintenance and Supplies.....	67,756 37
Hydro, Water and Heat.....	39,677 22
Equipment depreciated fully during year.....	2,923 42
Entertainment.....	2,080 23
Gasoline.....	2,155 65
Equipment Rental and Repairs.....	3,511 22
Public Relations and Educational Activities.....	1,969 88
Board's Contribution to Staff Superannuation Fund.....	38,214 47
	<u>\$1,047,594 67</u>

## Plus:

Pro Rata share of the Board's expenses in administering the accounts reimbursing costs of operating Malton.....	79,278 79
Charged for part-time services of Head Office Staff rendered directly at Malton.....	14,400 00
	<u>\$1,141,273 46</u>

## Adjustments for Depreciation:

Depreciation charged for Buildings for 1954 .....	10,256 89
Depreciation charged for Equipment for 1954 .....	9,064 00
	<u>\$1,160,594 35</u>

## Less:

Recoveries from Medical Aid and Other Accounts.....	1,101,456 92
TOTAL CHARGED TO SCHEDULE 1.....	<u>\$ 59,137 43</u>

### DEPRECIATION EQUIPMENT MALTON, 1954

Balance equipment to be depreciated, Jan. 1, 1954.....	\$ 22,967 16
Equipment purchased during 1954.....	9,455 82
	<u>\$ 32,422 98</u>

## Less:

Depreciation for equipment purchased prior years.....	\$ 7,172 83
Depreciation for equipment purchased during 1954.....	1,891 17
	<u>9,064 00</u>
BALANCE, DEC. 31, 1954.....	<u>\$ 23,358 98</u>

### DEPRECIATION BUILDINGS MALTON, 1954

Balance buildings to be depreciated, Jan. 1, 1954.....	\$ 30,770 68
Less:	
Depreciation charged to Malton for 1954.....	10,256 89
BALANCE, DEC. 31, 1954.....	<u>\$ 20,513 79</u>

### Deposit Account—Malton Patients

As a service to patients at Malton, the Board cashes their compensation cheques and maintains a bank account for them. The amount held in this account at December 31, 1954, was \$9,131.95.

## STATEMENT OF EXPENSES

## Charged to Schedule 1 Employers:

Administration Expenses.....	\$2,471,611 62
Medical and Investigatory Service Outlays.....	307,837 94
Mine Rescue Work.....	76,237 56
Special Hospital Account.....	26,602 35
Paraplegic Account.....	23,724 22
Safety Associations Expenses.....	868,568 91
Malton Rehabilitation Centre.....	59,137 43
Section 9 Expenses.....	16,424 87
Debit adjustment, prior years' expenses.....	741 86
	<u>\$3,850,886 76*</u>

Charged to Schedule 2 Employers.....	\$ 195,411 00
Charged to Crown Dominion Employers.....	136,517 00
Charged to Crown Provincial Employers.....	45,647 00
	<u>\$ 377,575 00</u>

\*Does not include silicosis and asbestosis expenses, Class 5, or charges to all classes replenishing the Disaster Reserve, Second Injury Fund and Pension Fund Contingency Reserve. See Chapter III.

### CHAPTER III

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#### SCHEDULE I INDUSTRIES DURING 1954

The industries in Schedule 1 are divided into classes and each class (subject to any transfer that may be made to it from the Disaster Reserve in case of abnormal experience and from the Second Injury Fund where this type of work injury has occurred) bears its own accident cost. The employers in a class are therefore in effect a mutual insurance association. Each class is credited with its own assessments and other income received and charged with the cost of its own work injuries, administration expense, safety association expense, if it has one, and any other special charge for Disaster Reserve, Second Injury Fund, etc. The standing of the classes as at December 31, 1954, is outlined in the following table.

The assessments and accident costs listed refer to accident costs incurred and payments received during 1954, regardless of the year in which the work injury occurred or the assessment was issued.

The comments concerning class balances, following the reconciliation statement at the end of this table, should be carefully noted.

**FINANCIAL STATEMENT AS AT DECEMBER 31, 1954, SCHEDULE 1**  
**BY CLASS AND GROUP**

Group and Class	Assessments and Compensation		Other Credits and Charges					Balance at December 31, 1954
	Assessments	Compensation and Medical Aid	All Other Income	All Other Outlays	Transfer To Reserves	Balance Forward Prior Years		
Group 010 " 011 " 013	\$	\$	\$	\$	\$	\$	\$	
	C.	C.	C.	C.	C.	C.	C.	
	957,774 25 823,234 54 275,006 63	1,075,876 20 595,038 27 425,222 51						
Class 1	2,056,015 42	2,096,136 98	146,596 53	302,865 57	98,517 31	290,402 26	—4,505 65	
Group 020 " 022	410,720 26 910,434 63	546,173 69 985,660 05						
	1,321,154 89	1,531,833 74	60,342 94	181,656 46	58,771 09	1,379,826 30	989,062 84	
Group 030	363,470 54	264,713 34						
Class 3	363,470 54	264,713 34	3,240 72	34,947 11	14,644 41	89,166 05	141,572 45	
Group 040 " 042	364,266 86 232,369 41	262,847 00 179,857 45						
	596,636 27	442,704 45	14,087 10	57,961 39	31,117 72	366,992 85	445,932 66	
Group 051 " 052 " 053	1,024,107 34 875,092 93 706,625 23	913,601 58 793,781 62 544,824 03						
	2,605,825 50	2,252,207 23	42,248 99	344,637 51	189,496 55	1,120,014 79	981,747 99	
Group 060 " 062 " 063 " 064 " 066	349,884 92 15,862 01 206,168 74 130,603 42 194,712 89	225,402 32 9,396 46 195,246 48 84,413 01 251,815 64						
	897,231 98	766,273 91	56,051 17	100,324 94	40,249 62	838,376 50	884,811 18	

FINANCIAL STATEMENT—Continued  
BY CLASS AND GROUP

Group and Class	Assessments and Compensation		Other Credits and Charges				Balance at December 31, 1954
	Assessments	Compensation and Medical Aid	All Other Income	All Other Outlays	Transfer To Reserves	Balance Forward Prior Years	
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Group 070	707,573 60	699,219 28					
" 073	138,963 70	250,562 75					
Class 7	846,537 30	949,782 03	91,911 47	125,388 97	46,166 75	1,219,734 35	1,036,845 37
Group 080	622,016 71	749,002 26					
" 082	280,421 51	413,625 76					
" 083	72,059 95	70,414 01					
Class 8	974,498 17	1,233,042 03	185,178 56	161,503 83	44,530 96	1,595,979 26	1,316,579 17
Group 090	162,821 32	184,071 79					
" 091	150,509 14	217,683 50					
" 094	662,179 42	547,526 77					
" 095	144,136 38	113,540 87					
Class 9	1,119,646 26	1,062,822 93	42,072 47	139,905 08	50,853 94	811,981 80	720,118 58
Group 100	1,891,255 98	1,881,440 08					
" 104	299,110 43	242,988 92					
" 106	483,667 25	327,637 82					
Class 10	2,674,033 66	2,452,066 82	96,929 75	321,939 10	110,102 68	2,517,657 58	2,404,512 39
Group 110	338,030 99	558,229 01					
" 111	1,484,869 99	1,329,271 19					
" 113	97,538 89	113,061 71					
Class 11	1,920,439 87	2,000,561 91	102,957 16	263,642 55	76,868 79	1,784,097 88	1,466,421 66
Group 120	204,341 39	170,269 65					
" 121	175,606 46	93,530 61					
" 122	158,109 25	144,305 62					
" 123	31,338 30	25,119 54					
" 124	122,757 85	67,551 15					
" 125	16,294 94	3,067 63					
Class 12	708,448 19	503,844 20	27,924 08	67,880 36	36,608 96	631,846 61	759,885 36





FINANCIAL STATEMENT—Continued  
BY CLASS AND GROUP

Group and Class	Assessments and Compensation		Other Credits and Charges				Balance at December 31, 1954	
	Assessments	Compensation and Medical Aid	All Other Income		All Other Outlays		Transfer To Reserves	
	\$	\$ c.	\$	c.	\$	c.	\$	c.
Group 210	631,694 43	593,090 24						
" 211	607,485 16	788,622 84						
Class 21	1,239,179 59	1,381,713 08	110,308 53		183,088 77		50,929 60	473,902 07
Group 221	175,661 99	113,845 06						
" 222	298,320 70	210,707 28						
" 223	809,178 87	661,601 28						
Class 22	1,283,161 56	986,153 62	27,435 38		136,504 93		49,704 22	813,637 32
Group 230	435,371 63	429,433 26						
" 231	199,398 11	159,528 27						
" 232	71,792 41	47,621 84						
Class 23	706,562 15	636,583 37	21,224 21		77,010 03		36,075 24	597,858 35
Group 240	3,519,603 04	3,406,026 41						
" 244	1,039,983 74	967,427 49						
" 245	267,598 57	249,337 32						
Class 24	4,827,185 35	4,622,791 22	124,809 60		576,764 49		165,877 72	2,257,851 49
Group 250	179,329 73	185,231 88						
" 251	231,026 73	256,215 98						
" 252	153,250 78	176,585 06						
" 253	56,585 42	39,440 03						
" 254	302,625 83	309,898 22						
" 255	10,959 63	29,087 29						
Class 25	933,778 12	996,458 46	40,752 68		101,494 74		22,231 56	459,845 13
Schedule 1	30,077,221 46	28,757,662 15	1,444,221 15*		3,850,886 76**		1,351,657 47***	19,430,559 61

\*Includes Section 9, \$126,536.39; Section 85, \$368.95; Section 107, \$6,696.93; Section 113-3, \$3,753.61; Accident Cost Refunds, \$1,079.35; D.V.A., \$11,613.00; Blind, \$931.10; Transfer from Second Injury Fund, \$72,567.00; Interest, \$770,542.82, and Transfer from Disaster Reserve, \$450,131.00.

\*\*Includes Safety Associations, \$868,568.91; Section 9, \$16,424.87; Mine Rescue, \$76,237.56; Malton, \$59,137.43; Special Hospital, \$26,602.35; Paraplegic, \$23,724.22; Medical Investigator Service Outlays, \$307,837.94, and Administration, \$2,472,353.48.

\*\*\*Includes Transfers to Pension Fund Contingency Reserve, \$750,000.00; Disaster Reserve, \$451,243.10, and Second Injury Fund, \$150,414.37.

## RECONCILIATION STATEMENT

Balance at credit of Classes, Dec. 31, 1954.....	\$19,430,559 61
Less:	
Estimated liability outstanding for pneumoconiosis.....	\$ 2,041,600 00
Estimated liability outstanding for silicosis.....	897,400 00
Compensation and Medical Aid estimated outstanding...	14,034,300 00
	<u>16,973,300 00</u>
Estimated due on adjustment of 1954 payrolls.....	\$ 2,457,259 61
	<u>2,837,900 00</u>
Contingent and Operating Reserves.....	\$ 5,295,159 61
	<u><u>5,295,159 61</u></u>

Annually, by actuarial review, the balances to the credit of classes and groups are related to the optimum level required after provision for known outstanding liabilities. Where excess balances have accrued, immediate action to reduce the surplus is taken, by rate reductions. Where deficiencies exist, however, provisional rate increases of as gradual a rate as possible are being introduced.

The Board will be pleased to give full details of class or group status to any member firms or trade associations concerned.

# STANDING SCHEDULE 1 ACCIDENT FUND AS AT DECEMBER 31, 1954

## Assets

Cash in Banks:			
Dominion Bank.....	\$1,130,953	01	
Canadian Bank of Commerce.....	149,791	50	
Royal Bank of Canada.....	81,773	54	
Bank of Nova Scotia.....	5,000	00	
			\$ 1,367,518 05
Investments.....			99,204,120 91
Head Office:			
Land.....	\$ 441,855	70	
Building.....	\$3,525,393	82	
Less:			
Accumulated depreciation.....	167,122	41	
			3,358,271 41
Equipment.....	\$ 332,721	05	
Less:			
Depreciation for 1954.....	86,723	72	
			245,997 33
Malton:			4,046,124 44
Buildings.....	\$ 30,770	68	
Less:			
Depreciation for 1954.....	10,256	89	
			\$ 20,513 79
Equipment.....	\$ 32,422	98	
Less:			
Depreciation for 1954.....	9,064	00	
			23,358 98
			43,872 77
Assessments estimated to be due on adjustment of			
1954 payrolls.....			2,837,900 00
Due for Administration Expenses:			
From Schedule 2 Employers.....	\$ 195,411	00	
From Dominion of Canada.....	136,517	00	
From Province of Ontario.....	45,647	00	
			377,575 00
Accountable warrants held by members of Staff.....			11,655 00
Due from Staff for Canada Savings Bond purchases, instalment plan terminating			
October, 1955.....			75,896 80
Salary advances to members of Staff.....			1,149 98
			<u>\$107,965,812 95</u>

## Liabilities

Compensation Awarded, payment deferred, other than pensions.....	\$ 24,878	21	
Pension Liability.....	78,932,126	22	
Balance at Credit of Asbestosis Account.....	64,895	05	
Balance at Credit of Silicosis Account.....	2,065,525	58	
Estimated Additional Liability for Silicosis.....	897,400	00	
Estimated Liability for the Pneumoconioses outside of Class 5.....	2,041,600	00	
Compensation and Medical Aid estimated outstanding.....	14,034,300	00	
Assets in Excess of Incurred Liabilities:			
Disaster Reserve.....	\$ 901,375	51	
Second Injury Reserve.....	249,887	52	
Investment Reserve.....	1,208,665	25	
Pension Fund Contingency Reserve.....	2,250,000	00	
Contingent and Operating Reserves.....	5,295,159	61	
			9,905,087 89
			<u>\$107,965,812 95</u>

## SCHEDULE 1 FUNDS

The Accident Fund is comprised of Schedule 1 funds, and includes Current Funds out of which temporary payments of compensation, medical aid, administration expenses, Malton Rehabilitation Centre and special hospital items are paid, the Silicosis and Asbestosis Accounts, Pension Fund, Disaster Reserve, Second Injury Fund, Compensation Deferred, Investment Reserve, Contingent and Operating Reserves, as well as funds to complete claims (including silicosis and pneumoconiosis claims) for which final settlement has not been made.

Assets are held in the form of \$99,204,120.91 in investments, \$4,089,997.21 in buildings and equipment, \$1,367,518.05 cash in banks and \$3,304,176.78 receivable.

Particulars of liabilities are as follows:

### Reserve for Compensation Deferred

The funds under "Compensation Deferred" comprise compensation monies held for claimants, payment being deferred to a future time due to the claimant being a minor or for other reason. The amount held in this fund at January 1, 1954, was \$178,697.34; \$40,265.34 in awards was added during the year, as well as \$2,394.63 interest. Payments during 1954 amounted to \$196,479.10, leaving a balance, December 31, 1954, of \$24,878.21.

### Pension Fund

The Pension Fund, representing the outstanding pension liability, comprises the largest part of the funds standing to the credit of Schedule 1. The purpose of the Pension Fund is to take care of future payments of pensions which have already been awarded. Actuarial tables, embodying the contingencies of death and remarriage, have been compiled to show, for each age and kind of pension, the average amount (sometimes referred to as capitalized value) necessary to complete pension payments. When a pension is awarded this average amount is transferred from the Current Funds to the Pension Fund, and all payments of pensions are made therefrom. Since the amount transferred in any one instance is the average amount required, no re-transfer is made should a residue be left at the expiry of the pension, nor is any additional transfer made should the amount be exhausted before expiry of the pension.

Pneumoconiosis disability pensions, however, are not provided for on this basis but rather, since 1949, have been calculated as "annuities certain" for five-year periods with revaluation of liability when the pension expires for any reason. Silicosis pensions have always been provided for on this basis. The unusual mortality experience of these groups of pensioners makes this procedure necessary.

There were 18,975\* individuals receiving benefits from pension payments in the Schedule 1 Pension Fund, as at December 31, 1954: 13,753 male workmen, 414 female workmen, 2,615 widows or foster mothers, 2,008 children, 63 invalid children, and 122 others, including parents of deceased workmen, etc.

The balance in this fund at January 1, 1954, was \$73,469,346.41; \$9,181,194.02 was transferred to the fund during the year for pension awards and \$2,622,916.17 interest was added. Payments to pensioners during 1954 amounted to \$6,341,330.38, leaving a balance, December 31, 1954, of \$78,932,126.22.

\*See Chapter IV for particulars of Schedule 2 pensioners.



### Silicosis Account

The Silicosis Account was established to embody special assessments and payments in Class 5, necessitated by the addition of "Silicosis", contracted in mining operations, to the list of industrial diseases under the Act by amendment effective April 8, 1926.

The balance in the account at January 1, 1954, was \$2,088,938.46; \$846,023.92 was collected in assessments, \$874.00 was refunded to D.V.A., \$569,668.51 was paid out (or transferred to the Pension Fund) for compensation, \$102,472.17 for medical aid, \$96,003.31 for salaries and expenses in connection with the examination of mine workers, \$60,597.00 was transferred to the Accident Fund for expenses of supervision and handling claims, \$11,940.60 was paid for salaries and expenses of the Referee Board, and \$27,881.21 for salaries and expenses of the Medical Statistics Division for their special study of silicosis claims. The balance in the account at December 31, 1954, was \$2,065,525.58, against which there is an estimated liability, for claims currently being paid, of \$2,962,900.00. The liability otherwise unprovided for is, therefore, \$897,400.00.

### Asbestosis Account

In 1949, the Board met with employers who were planning to mine asbestos in Ontario for the first time. As a result of these deliberations and to recognize the special nature of the asbestosis hazard, a separate "Asbestosis Account" was set up within the Accident Fund.

The balance in the account at January 1, 1954, amounted to \$44,649.71; assessment receipts during 1954 totalled \$21,664.34, expenses in connection with chest examinations of asbestos miners were \$1,320.00, and \$99.00 was transferred to the Accident Fund for expenses of supervision, leaving a balance, December 31, 1954, of \$64,895.05.

### Estimated Reserve to Complete Claims

An estimate was made at the end of the year of the amount necessary to bring all continuing, unreported and unadjusted claims to finality. The total amount was \$16,973,300.00, of which \$897,400.00 was specifically for silicosis claims otherwise unprovided for, and \$2,041,600.00 for pneumoconiosis claims.

### Disaster Reserve

The Disaster Reserve is a fund set aside under the provisions of Section 100 (2) of the Act to meet any unforeseen disaster or other circumstance which might unduly burden the employers in any class or group of industry. Abnormal experience has been defined mathematically by the Board's consulting actuary and results in automatic usage of the reserve. A combination of events can, therefore, result in the use of the fund as well as single disasters. Abnormal costs, arising out of increased benefits due to changes in legislation, do not qualify the classes to receive allotments from the fund. Full details of the calculations involved will be made available upon request. The balance in the reserve at January 1, 1954, was \$900,263.41. During 1954, \$450,131.00 was transferred from this reserve to classes with abnormal experience. All classes were charged  $1\frac{1}{2}\%$  of assessments received during 1954, i.e., \$451,243.10, to offset this transfer, leaving a balance in the reserve at December 31, 1954, of \$901,375.51.



### Second Injury Fund

The Second Injury Fund has been established to equalize the burden of added loss from second injuries. The balance in this fund at January 1, 1954, was \$172,040.15. A charge of  $\frac{1}{2}$  of 1% of assessments, during 1954, to all Schedule 1 employers resulted in \$150,414.37 being credited to the reserve; \$72,567.00 was transferred to those classes suffering loss from this type of injury, leaving a balance, December 31, 1954, of \$249,887.52.

### Investment Reserve

An Investment Reserve has been set up to protect the Accident Fund against loss in the case of default on bond or interest payments by reason of falling interest rates. It is made up of excess over book values when investments are sold and of excess interest otherwise unallocated. The amount held for the purpose at December 31, 1954, was \$1,208,665.25.

### Pension Fund Contingency Reserve

During 1952, as a result of an actuarial survey of the Schedule 1 Pension Fund, the Board adopted the recommendation of our consulting actuary to create a Pension Fund Contingency Reserve of approximately 10% of the liability in the Pension Fund over a ten-year period. The creation of this reserve is necessary due to the increased longevity which has become increasingly evident in our mortality experience which prejudices the position of earlier capitalizations made in the fund, as well as other contingencies not covered adequately at the present time. The sum of \$750,000.00 was transferred from class balances to this reserve during 1954, making a balance at December 31, 1954, of \$2,250,000.00.

### Contingent and Operating Reserves

At the end of 1954 the Board held \$5,295,159.61 for unforeseen contingencies in the payment of claims delayed by unusual circumstances and also to provide for current cash expenditures as assessments are not immediately payable at the beginning of a year.

As noted previously, automatic adjustment of this reserve toward optimum level is now being accomplished by annual actuarial review and automatic rate adjustments.

## CHAPTER IV

## SCHEDULE 2 INDUSTRIES DURING 1954

The funds handled by the Board in respect of Schedule 2 industries include employers' deposits for pensions required to be made with the Board under the provisions of Section 29 of the Act, temporary deposits or advances of money made by employers under Section 33 to facilitate prompt payment of claims, and claimants' monies held by the Board in cases of awards where payment is deferred by reason of the claimant being a minor, etc.

## STATEMENT FOR SCHEDULE 2 DURING 1954

## SCHEDULE 2 AWARDS

	Awards Not Pensions	Pensions	Totals
Municipal Corporations, etc.....	\$ 873,850 11	\$ 308,302 75	\$1,182,152 86
Steam Railroads.....	409,652 87	324,677 35	734,330 22
Electric Railroads.....	7,058 34	5,845 20	12,903 54
Navigation Companies.....	133,213 08	58,498 00	191,711 08
Telephone and Telegraph Companies.....	23,066 92	46,300 00	69,366 92
Dominion Crown Cases.....	1,012,855 95	521,290 25	1,534,146 20
Provincial Crown Cases.....	265,850 91	55,542 75	321,393 66
TOTALS.....	<u>\$2,725,548 18</u>	<u>\$1,320,456 30</u>	<u>\$4,046,004 48</u>

## SCHEDULE 2 FUNDS

## Deposits under Section 29

Cash in bank and invested, January 1, 1954.....	\$5,368,689 19	
Deposits received from Employers.....	493,237 07	
Interest received.....	211,415 81	
Paid to Pensioners*.....		\$ 480,868 98
Deposits returned to Employers.....		81,313 31
Cash in bank and invested, December 31, 1954.....		5,511,159 78
	<u>\$6,073,342 07</u>	<u>\$6,073,342 07</u>

## Claimants' Monies

Cash in bank and invested, January 1, 1954.....	\$ 10,006 36	
Deposits received from Employers.....	3,640 00	
Interest received.....	319 26	
Paid to Claimants.....		\$ 2,341 40
Cash in bank and invested, December 31, 1954.....		11,624 22
	<u>\$ 13,965 62</u>	<u>\$ 13,965 62</u>

## Deposits under Section 33

Cash in bank, January 1, 1954.....	\$ 108,314 24	
Deposits received from Employers.....	3,199,540 32	
Payments made—Compensation, Rehabilitation and Medical Aid*		\$3,161,301 61
Deposits returned to Employers.....		146,552 95
Cash in bank, December 31, 1954.....		
	<u>\$ 3,307,854 56</u>	<u>\$3,307,854 56</u>

## Tuberculosis Account

Balance in Account, January 1, 1954.....	\$ 16,361 49	
Deposits received from Province of Ontario.....	156,163 57	
Payments made—Compensation, Rehabilitation and Medical Aid.....		\$ 155,021 23
Balance in Account, December 31, 1954.....		17,503 83
	<u>\$ 172,525 06</u>	<u>\$ 172,525 06</u>

## Investment Reserve

Cash in bank and invested, January 1, 1954.....	\$ 204,217 85	
Transferred to interest for Section 29.....		\$ 9,028 55
Cash in bank and invested, December 31, 1954.....		195,189 30
	<u>\$ 204,217 85</u>	<u>\$ 204,217 85</u>

## TOTAL OF FUNDS

Cash in bank and invested, January 1, 1954.....	\$5,707,589 13	
Deposits received from Employers.....	3,852,580 96	
Interest received.....	211,735 07	
Payments made.....		\$3,799,533 22
Interest allocated to Section 29 from Investment Reserve.....		9,028 55
Deposits returned to Employers.....		81,313 31
Cash in bank and invested, December 31, 1954.....		5,882,030 08
	<u>\$9,771,905 16</u>	<u>\$9,771,905 16</u>

Employers of Schedule 2 are assessed a share of the expenses of administration and special services, particulars of which appear in Chapter 11.

\*Schedule 2 Pensioners as at December 31, 1954:

Male Workmen.....	2,266
Female Workmen.....	45
Widows or Foster Mothers.....	1,022
Children.....	476
Invalid Children.....	19
Parents, etc.....	36
TOTAL.....	<u>3,864</u>

## STANDING SCHEDULE 2 FUNDS AS AT DECEMBER 31, 1954

## Assets

Cash in Imperial Bank of Canada.....	\$ 142,125 46
Investments.....	5,739,904 62
	<u>\$5,882,030 08</u>

## Liabilities

Balance Employers' Deposits:	
Under Section 29.....	\$5,511,159 78
Under Section 33.....	146,552 95
Tuberculosis Account.....	17,503 83
Claimants' Monies held by the Board.....	11,624 22
Investment Reserve.....	195,189 30
	<u>\$5,882,030 08</u>

At the end of 1954, deposits held under Section 29 amounted to \$5,511,159.78; under Section 33, to \$146,552.95; the balance in the Tuberculosis Account was \$17,503.83; claimants' monies held by the Board amounted to \$11,624.22, and an investment reserve of \$195,189.30 was held, making a total of \$5,882,030.08, of which \$5,739,904.62 was in the form of investments and \$142,125.46 cash in bank.

## CHAPTER V

### STAFF SUPERANNUATION FUND

On July 1, 1940, a superannuation plan was introduced by the Board to provide for the welfare, after retirement, of its employees. This plan has always been contributory in form with a deposit for services rendered prior to 1940 made by the Board. Initially a Board of Trustees (two members of staff and the Board members) administered the fund. By amendment to the Act and by regulation effective April 1, 1947, however, the entire responsibility for administering the plan was vested in the Board. During 1952, all staff employed by the various safety associations were made members of the Board's superannuation plan by legislative action.

### SUPERANNUATION FUND DURING 1954

Cash in bank and invested, January 1, 1954.....	\$2,634,216 63	
Contributions by Board and Staff.....	531,041 59	
Interest received.....	94,521 27	
Contributions refunded.....		\$ 37,689 74
Pensions paid.....		40,356 92
Cash in bank and invested, December 31, 1954.....		3,181,732 83
	<u>\$3,259,779 49</u>	<u>\$3,259,779 49</u>

### STANDING SUPERANNUATION FUND AS AT DECEMBER 31, 1954

#### Assets

Cash in Canadian Bank of Commerce.....	\$ 151,640 06
Investments.....	3,030,092 77
	<u>\$3,181,732 83</u>

#### Liabilities

Contributions by Board and Staff to December 31, 1954	
less Contributions refunded and Pensions paid....	<u>\$3,181,732 83</u>

At the end of 1954, the balance in the Superannuation Fund was \$3,181,732.83, of which \$3,030,092.77 was held in investments and \$151,640.06 cash in bank.

## CHAPTER VI

## AUDITOR'S CERTIFICATE

10th February, 1955.

THE WORKMEN'S COMPENSATION BOARD OF ONTARIO,  
Toronto, Ontario.

Dear Sirs:

I have completed a continuous audit of the books of the Board for the year ended 31st December, 1954, and have obtained all the information and explanations I have required.

In my opinion, the attached statements of Receipts and Payments, Schedules No. 1 and No. 2 and Superannuation Fund, fairly set forth the cash transactions of the Board for the year ended 31st December, 1954.

Bank balances at the close of the year have been verified by direct communication with the Board's bankers.

The amortized book value of the investments held by the Board at 31st December, 1954, was \$107,974,118.30 and I confirmed by a physical examination the securities representing these investments as at that date.

Respectfully submitted,

ALEXANDER G. CALDER, F.C.A.,  
Chartered Accountant.



## WORKMEN'S COMPENSATION BOARD

## STATEMENT OF RECEIPTS AND PAYMENTS DURING 1954

## Schedule 1

## RECEIPTS

Net Assessments, Penalties, etc.:		
Gross Assessments.....	\$30,344,832	61
Under Sec. 9..	126,536	39
Under Sec. 85..	368	95
Under Sec. 107	6,696	93
Under Sec. 113-3.....	3,753	61
From Department of Veterans' Affairs	11,613	00
From Accident Cost Refunds	1,079	35
From Province of Ontario for Blind Workmen...	931	10
	<u>\$30,495,811</u>	<u>94</u>
Less:		
Assessments and Penalties Refunded...	261,959	39
	<u>\$30,233,852</u>	<u>55</u>
Silicosis Assessments:		
Gross Assessments.....	\$ 842,036	37
Less:		
Department of Veterans' Affairs—	\$ 874	00
Re-funds 1,664	21	
	<u>2,538</u>	<u>21</u>
		839,498 16
Asbestosis Assessments .....		21,664 34
From Schedule 2 and Crown Employers:		
For Administration Expenses.....	\$ 329,969	63
Less:		
Refunds....	1	50
		<u>329,968 13</u>
Interest:		
From Investments.....	\$ 3,326,287	67
Less:		
Bank Interest Paid..	12,867	56
	<u>3,313,420</u>	<u>11</u>
		\$34,738,403 29
Investments:		
Principal Returned.....	5,623,934	44
	<u>\$40,362,337</u>	<u>73</u>

## PAYMENTS

Compensation other than Pensions and Deferred Compensation.....	\$12,405,250	70
Pensions.....	6,341,330	38
Deferred Compensation.....	196,479	10
Rehabilitation.....	61,293	76
Medical Aid.....	7,550,878	33
Silicosis:		
Compensation...	\$ 87,282	75
Medical Aid....	102,472	17
Expenses.....	135,825	12
Rehabilitation ..	1,165	76
	<u>326,745</u>	<u>80</u>
Asbestosis Expenses.....	1,320	00
Under Section 9.....	16,424	87
Administration and other Expenses.....	3,121,993	00
Mine Rescue Work.....	76,237	56
Special Hospitalization.....	\$ 247,102	05
Less:		
Recoveries from Medical Aid and Other Accounts.....	239,032	70
		<u>8,069 35</u>
Paraplegic Expenses.....	23,724	22
Safety Associations.....	807,970	91
Malton Convalescent Centre. .	\$1,141,273	46
Less:		
Recoveries from Medical Aid and Other Accounts.....	1,101,456	92
		<u>39,816 54</u>
Advances to Staff:		
Re Accountable Warrants and Canada Savings Bonds, etc.	\$ 99,350	00
Less: Repayments	86,096	16
		<u>13,253 84</u>
Investments:		
Securities for Permanent Investment.....	8,157,866	01
Capital Outlays:		
Building.....	\$ 365,890	88
Furniture and Equipment...	62,398	99
Malton Equipment.....	9,455	82
	<u>437,745</u>	<u>69</u>
Excess of Receipts over Payments.....	\$39,586,400	06
	<u>775,937</u>	<u>67</u>
	<u>\$40,362,337</u>	<u>73</u>

# STATEMENT OF RECEIPTS AND PAYMENTS DURING 1954

## Schedule 2

RECEIPTS		PAYMENTS	
Employers' Deposits under Section 29.....	\$ 493,237 07	Claimants out of Deposits under Section 29.....	\$ 480,868 98
Employers' Deposits under Section 33.....	3,199,540 32	Deposits returned to Employers under Section 29.....	81,313 31
Employers' Deposits for Claimants' Monies.....	3,640 00	Claimants out of Claimants' Monies.....	2,341 40
From Province of Ontario for Tuberculosis.....	156,163 57	Claimants out of Tuberculosis Account.....	155,021 23
Interest:		Paid out of Deposits under Section 33.....	3,161,301 61
From Investments \$201,959 87			<u>\$3,880,846 53</u>
Bank Deposits... 746 65		Investments:	
	202,706 52	Securities for Permanent Investment.....	813,717 71
	<u>\$1,055,287 48</u>		
Investments:			
Principal Returned	634,847 69		
	<u>\$4,690,135 17</u>		
Excess of Payments over Receipts	4,429 07		
	<u>\$4,694,564 24</u>		<u>\$4,694,564 24</u>

# STATEMENT OF RECEIPTS AND PAYMENTS DURING 1954

## SUPERANNUATION FUND

RECEIPTS		PAYMENTS	
Contributed by the Board and Staff for Current Services.....	\$ 483,360 85	Pensions Paid.....	\$ 40,356 92
Contributed by Safety Associations and Staffs for Current Services.....	47,680 74	Contributions Refunded.....	37,689 74
Interest on Investments and Bank Balances.....	94,521 27		<u>\$ 78,046 66</u>
		Investments:	
		Securities for Permanent Investment.....	495,901 54
			<u>\$ 573,948 20</u>
		Excess of Receipts over Payments.	51,614 66
	<u>\$ 625,562 86</u>		<u>\$ 625,562 86</u>











1955 ANNUAL REPORT

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# Workmen's Compensation Board



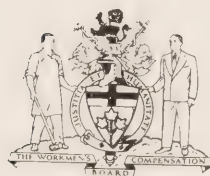
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1955 ANNUAL REPORT

# Workmen's Compensation Board

ONTARIO



PRINTED BY ORDER OF THE LEGISLATIVE  
ASSEMBLY OF THE PROVINCE OF ONTARIO  
SESSIONAL PAPER NO. 12

TORONTO

Printed and Published by Baptist Johnston, Printer to the Queen's Most Excellent Majesty  
1956



THE WORKMEN'S  
COMPENSATION BOARD

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E. E. SPARROW, Chairman  
JOHN F. CAULEY, Vice-Chairman  
E. C. STEELE, M.D., Commissioner  
S. R. JOHNSTON, Solicitor  
H. W. FORSTER, Secretary





# FINANCIAL REPORT FOR 1955

## OF

# THE WORKMEN'S COMPENSATION BOARD

## ONTARIO

HEAD OFFICE:

90 Harbour Street, Toronto.

TO HIS HONOUR THE LIEUTENANT-GOVERNOR:

The Workmen's Compensation Board is pleased to submit its Report of financial operations during the year 1955.

### GENERAL REVIEW

Ontario's expanding economy was reflected in increasing provisional payrolls, work injuries reported, benefits awarded, and employers covered under Schedule 1 of the Act, during 1955.

	1954	1955
Payroll upon which receipts during year based	\$3,347,972,000.00	\$3,270,142,000.00*
Incidents reported as work injuries.....	210,162	227,532
Benefits awarded under the Act:		
Schedule 1.....	\$29,429,802.83	\$29,936,664.60
Schedule 2.....	4,046,004.48	4,215,264.60
TOTAL	\$33,475,807.31	\$34,151,929.20
Employers covered under Schedule 1 of the Act	60,453	64,046

\*Provisional payrolls reported increased from \$3,127,407,400.00 in 1954, to \$3,203,416,500.00 in 1955. The adjustment from the previous year, however, decreased by \$153,839,500.00.

### Schedule 1—Receipts

Assessment receipts during 1955 amounted to \$32,674,132.17, of which \$179,296.10 was from refunds and application of sections of the Act as special charges for delay in reporting payrolls or accidents, late payment of assessment, etc. Interest amounting to \$681,293.49 was prorated to class balances, and transfers of \$57,369.00 and \$450,687.00 were received from the Second Injury Reserve and the Disaster Reserve, respectively. Total Schedule 1 receipts during 1955 amounted to \$33,863,481.66.

An additional \$2,280,800.00 is estimated as receivable on account of outstanding assessments and adjustments due on 1955 payrolls.

Silicosis assessments and refunds amounting to \$1,038,272.05, and asbestosis assessments of \$10,139.28 were received during the year.

The average rate of assessment charged employers during 1955 amounted to \$ .99 per \$100 of payroll.

### Schedule 1—Expenditures

Compensation, rehabilitation and medical aid awards for other than silicosis claims (Class 5) during 1955 totalled \$29,152,757.78, including all payments made for claims regardless of the year in which the work injury occurred. It is estimated that an additional \$14,769,100.00 will be required during 1956 to bring outstanding and continuing general accident hazard claims to finality.

Estimated outstanding claim cost for the pneumoconioses claims outside Class 5 is \$1,989,600.00, and silicosis claims not provided for by the Silicosis Account represent an estimated liability of \$953,600.00.

Other outlays during 1955 were \$2,664,585.15 for administration expenses (including \$666.48 credit adjustment of prior years' expenses), \$339,621.44 for service outlays, \$91,556.71 for mine rescue work, \$992,382.89 grants to accident prevention associations, \$13,240.24 for the Malton Rehabilitation Centre (charges in excess of medical aid receipts for treatment of injured workmen), \$22,222.76 to provide special facilities for the treatment of paraplegics, \$32,808.62 for special arrangements with the Toronto General, Toronto Western, and Toronto St. Joseph's Hospitals to provide bed facilities, and \$29,601.47 for legal expenses under Section 9 of the Act.

Transfers were made to the Pension Fund Contingency Reserve and the Disaster Reserve amounting to \$750,000.00 and \$487,422.54, respectively.

Total expenditures and charges during 1955 amounted to \$34,576,199.60.

Silicosis awards during 1955 amounted to \$783,906.82 and expenses to \$214,264.58, a total of \$998,171.40. The Asbestosis Account was charged \$1,403.00 during 1955 for x-ray examinations and administration. No claim costs were incurred.

### **Schedule 2 and Crown Industries**

The Dominion and Provincial governments along with the employers in Schedule 2 pay for work injuries in their industries as they arise on the adjudication of claims by the Board. Their accident cost figures appear in the total of benefits awarded but since they do not pay assessments to the Board on a percentage of payroll there is no inclusion of assessment figures.

The total benefits awarded for these groups during 1955 amounted to \$4,215,264.60, of which \$3,016,550.24 was for compensation and \$1,198,714.36 for medical aid. Schedule 2 and Crown employers have been assessed a total of \$378,262.00 for their share of the expenses of adjudicating claims and providing services for their workmen during 1955. See Chapter IV for further particulars of operations.

### **Malton Rehabilitation Centre**

During the year, many interested groups from labour and management have inspected the Centre and many observers have come from distant parts of the world to study our methods and operations. Special medical guests have investigated our physical medicine and rehabilitation departments. Reports from these groups have been most encouraging concerning treatment methods used and our system of handling the case load. Industry continues to cooperate in placing those discharged at suitable work so that, by the cooperative efforts of the Board, the attending doctors, labour and management, the eventual loss to industry through industrial work injuries is being kept at a minimum.

Admissions to the Centre during the year totalled 3,401, and discharges 3,414. The average length of stay was reduced from 52.5 days in 1954, to 49 days in 1955.

The present Centre will be replaced by the Fall of 1957 with a new hospital and rehabilitation centre, as noted in the following paragraph.

### **Workmen's Compensation Board Hospital and Rehabilitation Centre**

Tenders have now been called for the construction of the Board's new hospital and rehabilitation centre, to be located near the junction of Highways 400 and 401.

No effort has been spared to make this Centre, which is scheduled for completion by Thanksgiving, 1957, the finest of its kind in the world. The policy of providing services at the lowest possible cost will, of course, be continued.

### **District Offices**

The Board's policy of providing district office representation to areas where industry and population merit such action was continued, during 1955, by the opening of a new office in the Windsor area.

Offices are also located in Port Arthur, Ottawa, and Cornwall.

### **Public Services**

The objective of the Public Service Division, which was established during 1955, is to promote a better understanding among the employer, employee and medical groups of the aims, purposes and procedures of the Board. By increasing knowledge concerning compensation, the Board can more efficiently serve the injured workmen and employers of Ontario at a reasonable cost. This Division coordinates informational, educational and public service activities.

The following publications are available and may be obtained upon request:

The Act.

Synopsis of the Act.

Claims Information for Workmen and Employers.

Information for Employers—Industries under the Act and Assessment Procedure.

Descriptive pamphlet of Film—"Teamwork in Action".

News Bulletin (monthly).

### **Film—"Teamwork in Action"**

This film, which depicts the overall activities of the Board, has been well received and since release in October, 1954, has been viewed by more than 16,000 people. It is a 16 m.m., 33 minute, black and white film and can be obtained through the Librarian, Workmen's Compensation Board, 90 Harbour Street, Toronto, Ontario.

### Staff

The Board wishes to take this opportunity of extending appreciation to the staff for their continued loyal and efficient service.

### Operations, January 1, 1915 to December 31, 1955

Since January 1, 1915, when the Act first went into effect, there have been 3,994,589 incidents reported as work injuries to the Board and \$449,234,330.42 awarded as benefits.

### Contents of Report

The remaining chapters of this Report deal with the subjects as listed:

Chapter II—Expenses and analyses.

Chapter III—Statement and Summary Schedule 1 Accounts.

Chapter IV—Statement and Summary Schedule 2 Accounts.

Chapter V—Statement and Summary Superannuation Fund.

Chapter VI—Auditor's Report and Certificate.

### Supplementary Statistical Summary

A supplementary statistical report dealing with the accident experience and including discussions of the trends indicated for claims settled during 1955 is being prepared and will be made available upon request. The printed edition of the 1954 Statistical Report is bound as an appendix to this Report.

Dated at Toronto, this 27th day of February, 1956.

E. E. SPARROW,  
Chairman.

JOHN F. CAULEY,  
Vice-Chairman.

E. C. STEELE,  
Commissioner.

## CHAPTER II

## ADMINISTRATION AND SPECIAL SERVICE EXPENSES

ANALYSIS OF ADMINISTRATION EXPENSES  
AND SERVICE OUTLAYS DURING 1955

	Total Expenses
Salaries of Board and Staff.....	\$2,414,405.35
Travelling and Other Expenses of Board and Staff.....	156,366.85
Printing, Stationery and Office Supplies.....	174,669.93
Postage and Excise Stamps.....	137,833.96
Telephone, Telegraph and Express.....	38,347.91
Legal Expenses, Witness Fees, etc.....	8,787.50
Insurance and Security Service.....	24,478.66
Auditor's Services, under instruction of Lieutenant-Governor in Council.	4,000.00
Special Services.....	43,305.31
Equipment Rental and Repairs.....	86,606.64
Equipment depreciated fully during year.....	3,657.49
Building Services—Maintenance, Supplies, Heat, Water, Hydro, Cafeteria, Laundry and Taxes.....	136,295.35
Public Relations and Educational Activities.....	34,300.22
Board's Contribution to Staff Superannuation Fund.....	228,997.77
	<hr/>
	\$3,492,052.94
Less:	
Portion attributable to Malton Rehabilitation Centre for Services Rendered by Head Office Staff.....	99,677.63
Rentals charged Safety Associations for Accommodation in Board's Building.....	38,195.00
	<hr/>
	\$3,354,180.31
Adjustments for Depreciation:	
Plus:	
Depreciation charged for Head Office Building for 1955....	89,229.07
Depreciation charged for Head Office Equipment for 1955..	97,160.69
	<hr/>
	\$3,540,570.07

SCHEDULE FOR PRO RATION OF  
ADMINISTRATION EXPENSES AND SERVICE OUTLAYS

Silicosis Account.....	\$	69,652.00
Asbestosis Account.....		98.00
Special Hospital Account.....		18,449.00
Safety Associations.....		69,236.00
Schedule 2 Employers.....		194,157.00
Dominion of Canada.....		131,393.00
Province of Ontario.....		52,712.00
Schedule 1 Employers—		
Charged as Administration Expenses.....	\$2,665,251.63	
Charged as Medical Service Outlays..	339,621.44	
		<hr/>
		3,004,873.07
		<hr/>
		\$3,540,570.07



The gross expenses of the Board in administering claims amounted to \$3,540,570.07\*, of which \$3,004,873.07 was charged directly to Schedule 1 (\$2,665,251.63 as administration expenses and \$339,621.44 as medical and investigatory service outlays). The remaining expenses were prorated to the classes in Schedule 1 through the media of the special service accounts listed. Schedule 2 and Crown employers were assessed a total of \$378,262.00 for administration and service outlays.

\*Credit adjustment of \$666.48 for prior years to be subtracted from this item due to adjustments of Schedule 2 administration receipts.

### Special Services

#### MINE RESCUE WORK ACCOUNT, 1955

Maintenance of Stations, Salaries and Supplies.....\$ 91,556.71

TOTAL CHARGED TO CLASS 5.....\$ 91,556.71

#### SPECIAL HOSPITAL ACCOUNT, 1955

##### Payments for Services:

Toronto General Hospital.....	\$ 214,705.05
Toronto Western Hospital.....	28,275.00
Toronto St. Joseph's Hospital.....	3,000.00
	<hr/>
	245,980.05

Pro Rata Share of the Board's Administration Expenses...	18,449.00
	<hr/>
	264,429.05

##### Less:

Recoveries from Medical Aid and Other Accounts..	231,620.43
	<hr/>

TOTAL CHARGED TO SCHEDULE 1.....\$ 32,808.62

#### PARAPLEGIC ACCOUNT, 1955

Doctors' Fees, Equipment and Supplies.....	\$ 22,222.76
--	--------------

TOTAL CHARGED TO SCHEDULE 1.....\$ 22,222.76

## GRANTS TO SAFETY OR ACCIDENT PREVENTION ASSOCIATIONS, 1955

Association	Class	Grant	Rentals	Totals
Lumbermen's Safety Association..	1	\$ 93,000.00	\$ 3,665.00	\$ 96,665.00
Ontario Pulp and Paper Makers' Safety Association.....	2	22,175.00	2,681.00	24,856.00
Mines Accident Prevention Association of Ontario.....	5	50,321.89	.....	50,321.89
Industrial Accident Prevention Associations.....	3, 4, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 23(0)	400,955.00	19,927.00	420,882.00
Class 20 Accident Prevention Association of Ontario.....	20	101,000.00	4,978.00	105,978.00
Ontario Highway Construction Safety Association.....	21	42,000.00	1,165.00	43,165.00
Electrical Employers' Association of Ontario .....	22(0)	45,000.00	3,328.00	48,328.00
Construction Safety Association of Ontario.....	22(1)	130,500.00	2,451.00	132,951.00
	24			
		<u>\$884,951.89</u>	<u>\$38,195.00</u>	<u>\$923,146.89</u>
Pro Rata Share of the Board's Administration Expenses.....				69,236.00
TOTAL CHARGED TO SCHEDULE 1.....				<u>\$992,382.89</u>

DEPRECIATION OFFICE EQUIPMENT  
HEAD OFFICE, 1955

Balance Equipment to be depreciated, January 1, 1955.....	\$ 245,997.33
Equipment purchased during 1955.....	52,184.86
	<u>\$ 298,182.19</u>
Less:	
Depreciation for Equipment purchased prior years..	\$ 86,723.72
Depreciation for Equipment purchased during 1955 .....	10,436.97
	<u>97,160.69</u>
BALANCE, December 31, 1955 ..	<u>\$ 201,021.50</u>

## DEPRECIATION HEAD OFFICE BUILDING, 1955

Capital cost of Building to December 31, 1955.....	\$ 3,525,393.82
Additional cost during 1955.....	43,768.90
	<u>\$ 3,569,162.72</u>
Less:	
Prior depreciation.....	\$167,122.41
Depreciation charged for 1955.....	89,229.07
	<u>256,351.48</u>
BALANCE, HEAD OFFICE BUILDING ACCOUNT, December 31, 1955....	<u>\$ 3,312,811.24</u>

### Malton Rehabilitation Centre

The costs incurred in the operation of Malton were largely offset by recoveries from claims through medical aid and other accounts. If these services had not been available through the Board's own facilities, other hospitalization and medical attention would have been necessary and in most cases at a higher cost. In relation to the high standard of accommodation and services provided, the rate of \$7.00 per man, per day occupancy, is less than the average available elsewhere. The new Workmen's Compensation Board Hospital and Rehabilitation Centre will provide even better facilities at a savings in cost to employers. It is, therefore, cheaper not only for bed patients but also for those who require physiotherapy and occupational therapy and would otherwise have to be given room and board at higher cost in private boarding-houses. The resultant lessening of the period and extent of disability cannot be accurately measured in dollars and cents but is undoubtedly very worthwhile in reducing compensation costs.

The increasing per diem rate is due to maintenance costs rising. Please note the comments in the General Review concerning the Board's plans for a new Centre.

#### MALTON REHABILITATION CENTRE EXPENSES, 1955

	Total Expenses
Salaries.....	\$ 652,740.52
Travelling Expenses and Transportation.....	25,879.53
Stationery and Supplies.....	18,730.53
Telephone, Postage, Telegraph and Express.....	7,796.80
Rent.....	-1,553.34
Special Services, Sewage and Laundry.....	28,158.83
Insurance.....	13,279.23
Meals.....	197,321.91
Maintenance and Supplies.....	25,818.88
Hydro, Water and Heat.....	44,477.39
Equipment depreciated fully during year.....	2,241.04
Entertainment.....	2,788.05
Gasoline.....	2,346.52
Repair of Buildings.....	38,231.50
Equipment Rental and Repairs.....	2,304.48
Public Relations and Educational Activities.....	104.66
Board's Contribution to Staff Superannuation Fund.....	41,034.61
	<hr/>
	\$ 1,101,701.14
Plus:	
Pro Rata Share of the Board's expenses in administering the accounts reimbursing costs of operating Malton.....	82,877.63
Charged for part-time services of Head Office Staff rendered directly at Malton.....	16,800.00
	<hr/>
	\$ 1,201,378.77
Adjustments for Depreciation:	
Depreciation charged for Buildings for 1955.....	20,513.79
Depreciation charged for Equipment for 1955.....	9,730.78
	<hr/>
	\$ 1,231,623.34
Less:	
Recoveries from Medical Aid and Other Accounts.....	1,218,383.10
	<hr/>
TOTAL CHARGED TO SCHEDULE 1.....	\$ 13,240.24

### DEPRECIATION EQUIPMENT MALTON, 1955

Balance Equipment to be depreciated, January 1, 1955.....	\$ 23,358.98
Equipment purchased during 1955.....	3,333.91
	<u>\$ 26,692.89</u>
Less:	
Depreciation for Equipment purchased prior years ...	\$9,064.00
Depreciation for Equipment purchased during 1955...	666.78
	<u>9,730.78</u>
BALANCE, December 31, 1955.....	<u>\$ 16,962.11</u>

### DEPRECIATION BUILDINGS MALTON, 1955

Balance Buildings to be depreciated, January 1, 1955.....	\$ 20,513.79
Less:	
Depreciation charged for 1955.....	20,513.79
BALANCE, December 31, 1955.....	<u>\$ .</u>

### WORKMEN'S COMPENSATION BOARD HOSPITAL AND REHABILITATION CENTRE ACCOUNT

Capital cost Workmen's Compensation Board Hospital and Rehabilitation Centre during 1955.....	\$ 60,066.05
BALANCE, December 31, 1955.....	<u>\$ 60,066.05</u>

### Deposit Account—Malton Patients

As a service to patients at Malton, the Board cashes their compensation cheques and maintains a bank account for them. The amount held in this account at December 31, 1955, was \$10,622.00.

### STATEMENT OF EXPENSES

Charged to Schedule 1 Employers:	
Administration Expenses.....	\$ 2,665,251.63
Medical and Investigatory Service Outlays.....	339,621.44
Mine Rescue Work.....	91,556.71
Special Hospital Account.....	32,808.62
Paraplegic Account.....	22,222.76
Safety Association Expenses.....	992,382.89
Malton Rehabilitation Centre.....	13,240.24
Section 9 Expenses.....	29,601.47
Credit adjustment, prior years' expenses.....	— 666.48
	<u>\$4,186,019.28*</u>
Charged to Schedule 2 Employers.....	\$ 194,157.00
Charged to Crown Dominion Employers.....	131,393.00
Charged to Crown Provincial Employers.....	52,712.00
	<u>\$ 378,262.00</u>

\*Does not include silicosis and asbestosis expenses, Class 5, or charges to all classes replenishing the Disaster Reserve and Pension Fund Contingency Reserve. See Chapter 111.

### CHAPTER III

#### Schedule 1 Industries During 1955

The industries in Schedule 1 are divided into classes and each class (subject to any transfer that may be made to it from the Disaster Reserve in case of abnormal experience and from the Second Injury Reserve where this type of work injury has occurred) bears its own accident cost. The employers in a class are therefore in effect a mutual insurance association. Each class is credited with its own assessments and other income received and charged with the cost of its own work injuries, administration expense, safety association expense, if it has one, and any other special charge for Disaster Reserve, Second Injury Reserve, etc. The standing of the classes as at December 31, 1955, is outlined in the following table.

The assessments and accident costs listed refer to accident costs incurred and payments received during 1955, regardless of the year in which the work injury occurred or the assessment was issued.

The comments concerning class balances, following the reconciliation statement at the end of this table, should be carefully noted.

# FINANCIAL STATEMENT AS AT DECEMBER 31, 1955, SCHEDULE 1 BY CLASS AND GROUP

Group and Class	Assessments and Compensation		Other Credits and Charges				Balance at December 31, 1955	
	Assessments	Compensation and Medical Aid	All Other Income	All Other Outlays	Transfer To Reserves	Balance Forward Prior Years	\$	c.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$	c.
Group 010	1,106,791.05	1,171,961.64						
011	764,996.32	570,811.58						
013	334,538.74	386,881.20						
Class 1	2,206,326.11	2,129,654.42	212,157.09	329,279.53	90,491.89	-4,505.65	-	135,448.29
Group 020	550,872.70	666,033.53						
022	1,320,740.00	970,444.22						
Class 2	1,871,612.70	1,636,477.75	71,977.81	199,204.28	60,422.19	989,062.84	1,036,549.13	
Group 030	311,020.70	237,421.64						
Class 3	311,020.70	237,421.64	8,907.23	33,341.96	12,040.31	141,572.45	178,696.47	
Group 040	335,695.17	413,807.12						
042	217,224.10	169,826.84						
Class 4	552,919.27	583,633.96	16,420.20	82,485.65	27,478.79	445,932.66	321,673.73	
Group 051	1,280,255.69	808,899.91						
052	972,466.21	693,675.23						
053	651,572.92	599,549.85						
054	74,776.80	22,972.08						
Class 5	2,979,071.62	2,125,097.07	33,499.82	369,619.56	181,953.08	981,747.99	1,317,649.72	



Group 060	337,467.25	201,700.94				
" 062	17,001.51	21,430.01				
" 063	240,936.06	183,550.64				
" 064	104,501.90	124,788.79				
" 066	257,363.92	187,707.13				
Class 6	957,270.64	719,177.51	30,487.73	101,343.20	36,664.06	884,811.18
Group 070	509,431.13	660,190.92				
" 073	175,452.46	120,077.01				
Class 7	684,883.59	780,267.93	52,262.81	109,575.80	39,509.25	1,036,845.37
Group 080	535,932.98	718,966.00				
" 083	63,008.93	43,209.92				
Class 8	598,941.91	762,175.92	61,776.31	107,035.06	24,104.13	1,388,150.65
Group 090	151,404.55	238,312.25				
" 091	82,964.98	169,231.51				
" 092	52,300.33	14,806.28				
" 094	723,155.66	673,210.30				
" 095	138,755.28	104,270.95				
Class 9	1,148,580.80	1,199,831.29	60,402.58	168,507.66	45,689.71	754,730.05
Group 100	2,136,397.33	2,154,172.29				
" 104	284,793.53	300,245.45				
" 106	378,227.46	341,349.83				
Class 10	2,799,418.32	2,795,767.57	177,258.87	392,905.34	108,534.28	2,298,329.44
Group 110	498,106.17	538,575.39				
" 111	1,379,005.87	1,293,460.78				
" 113	53,954.98	58,102.72				
Class 11	1,931,067.02	1,890,138.89	92,502.94	268,906.49	67,426.01	1,466,421.66
						1,263,520.23

**FINANCIAL STATEMENT—Continued  
BY CLASS AND GROUP**

Group and Class	Assessments and Compensation		Other Credits and Charges				Balance at December 31, 1955	
	Assessments	Compensation and Medical Aid	All Other Income	All Other Outlays	Transfer To Reserves	Balance Forward Prior Years	\$	c.
Group 120	\$	\$						
" 121	222,480.56	164,837.69						
" 122	188,022.69	128,519.37						
" 123	182,080.76	133,706.68						
" 124	24,824.48	9,217.45						
" 125	109,896.73	117,327.41						
	16,326.74	3,109.10						
Class 12	743,631.96	556,717.70	52,330.18	80,336.43	33,594.48	759,885.36	885,198.89	
Group 130	152,355.75	164,160.91						
" 131	181,321.71	128,013.51						
Class 13	333,677.46	292,174.42	17,924.22	41,044.70	19,123.16	266,468.78	265,728.18	
Group 140	287,877.47	214,524.63						
Class 14	287,877.47	214,524.63	6,030.03	30,151.46	10,144.16	177,061.94	216,149.19	
Group 150	391,779.23	377,104.78						
" 151	414,516.38	326,241.80						
" 153	186,787.40	166,699.69						
" 154	93,526.80	47,895.22						
" 155	200,937.36	168,730.94						
" 156	18,899.03	16,478.93						
Class 15	1,306,446.20	1,103,151.36	36,155.46	160,252.68	50,080.69	832,128.26	861,245.19	

Group 160	90,336.76	85,142.48					
" 161	70,057.68	69,229.62					
" 163	321,862.74	259,114.75					
Class 16	482,257.18	413,486.85	11,825.96	58,067.43	26,252.86	351,617.25	347,893.25
Group 170	245,378.07	244,254.19					
" 171	115,089.98	106,057.32					
Class 17	360,468.05	350,311.51	9,967.02	49,195.49	19,299.02	296,478.18	248,107.23
Group 180	97,791.42	101,585.75					
" 181	136,990.55	76,726.90					
Class 18	234,781.97	178,312.65	14,956.86	26,627.68	8,843.73	229,723.51	265,678.28
Group 190	134,717.37	80,529.32					
" 191	343,270.79	319,535.55					
Class 19	477,988.16	400,064.87	15,588.71	56,189.72	18,543.82	450,504.16	469,342.62
Group 200	1,086,301.89	1,025,819.68					
" 201	457,552.18	363,638.01					
" 202	47,444.04	74,744.96					
" 203	155,883.92	150,794.27					
Class 20	1,747,182.03	1,614,996.92	114,061.42	287,943.10	55,014.73	1,080,439.17	983,727.87
Group 210	644,841.99	548,096.91					
" 211	753,313.14	771,382.17					
Class 21	1,398,155.13	1,319,479.08	21,382.12	188,092.53	47,118.33	473,902.07	338,749.38
Group 221	159,069.59	210,600.27					
" 222	449,206.18	379,486.59					
" 223	1,017,339.77	854,698.36					
Class 22	1,625,615.54	1,444,785.22	58,157.81	206,276.65	48,425.23	813,637.32	797,923.57

**FINANCIAL STATEMENT—Continued  
BY CLASS AND GROUP**

Group and Class	Assessments and Compensation		Other Credits and Charges				Balance at December 31, 1955	
	Assessments	Compensation and Medical Aid	All Other Income	All Other Outlays	Transfer To Reserves	Balance Forward Prior Years	\$	c.
Group 230	\$	\$	\$	\$	\$	\$	\$	\$
" 231	563,646.37	434,362.36						
" 232	177,663.12	206,071.58						
" 232	44,432.79	66,531.24						
Class 23	785,742.28	706,965.18	48,726.82	89,729.02	33,730.13	597,858.35	601,903.12	
Group 240	4,032,106.82	3,481,003.72						
" 244	1,183,751.98	983,000.53						
" 245	302,570.67	265,923.55						
Class 24	5,518,429.47	4,729,927.80	114,784.24	646,578.59	152,110.44	2,257,851.49	2,362,448.37	
Group 250	243,957.61	241,506.85						
" 251	296,251.40	198,993.96						
" 252	193,357.61	146,042.94						
" 253	44,714.43	39,135.89						
" 254	363,059.99	318,306.44						
" 255	10,129.45	24,229.56						
Class 25	1,151,470.49	968,215.64	29,101.35	103,329.27	20,828.06	459,845.13	548,044.00	
Schedule 1	32,494,836.07	29,152,757.78	1,368,645.59*	4,186,019.28**	1,237,422.54***	19,430,559.61	18,717,841.67	

\*Includes Section 9, \$165,093.85; Section 107, \$9,622.74; Section 113-3, \$3,508.68; Accident Cost Refunds, \$188.96; Blind, \$881.87; Interest, \$681,293.49; Transfer from Disaster Reserve, \$450,687.00, and Transfer from Second Injury Reserve, \$57,369.00.

\*\*Includes Safety Associations, \$992,382.89; Section 9, \$29,601.47; Mine Rescue, \$91,556.71; Malton, \$13,240.24; Special Hospital, \$32,808.62; Paraplegic, \$22,222.76; Medical and Investigatory Service Outlays, \$339,621.44, and Administration, \$2,664,585.15.

\*\*\*Includes Transfers to Disaster Reserve, \$487,422.54, and Pension Fund Contingency Reserve, \$750,000.00.

## RECONCILIATION STATEMENT

Balance at credit of Classes, December 31, 1955.....	\$18,717,841.67
Less:	
Estimated liability outstanding for the pneumo- conioses outside Class 5.....	\$ 1,989,600.00
Estimated liability outstanding for silicosis.....	953,600.00
Compensation and Medical Aid estimated out- standing.....	14,769,100.00
	<u>17,712,300.00</u>
Estimated due on adjustment of 1955 payrolls.....	\$ 1,005,541.67
	<u>2,280,800.00</u>
Contingent and Operating Reserves.....	\$ 3,286,341.67
	<u><u>3,286,341.67</u></u>

Annually, by actuarial review, the balances to the credit of classes and groups are related to the optimum level required after provision for known outstanding liabilities. Where excess balances have accrued, immediate action to reduce the surplus is taken, by rate reductions. Where deficiencies exist, however, provisional rate increases of as gradual a rate as possible are being introduced.

The Board will be pleased to give full details of class or group status to any firms or trade associations concerned.

## STANDING SCHEDULE 1 ACCIDENT FUND AS AT DECEMBER 31, 1955

### Assets

Cash in Banks:			
Dominion Bank.....	\$2,113,407.62		
Canadian Bank of Commerce.....	124,536.24		
Bank of Nova Scotia.....	5,000.00		
		\$	2,242,943.86
Investments.....			103,463,590.11
Head Office:			
Land.....	\$ 441,855.70		
Building.....	\$3,569,162.72		
Less:			
Accumulated depreciation....	256,351.48		
			3,312,811.24
Equipment.....	\$ 298,182.19		
Less:			
Depreciation for 1955.....	97,160.69		
			201,021.50
			3,955,688.44
Rehabilitation Centre:			
Capital expenditure, New Centre.....	\$ 60,066.05		
Malton Equipment.....	\$ 26,692.89		
Less:			
Depreciation for 1955.....	9,730.78		
			16,962.11
			77,028.16
Assessments estimated to be due on adjustment of 1955 payrolls.....			2,280,800.00
Due for Administration Expenses:			
From Schedule 2 Employers.....	\$ 194,157.00		
From Dominion of Canada.....	131,393.00		
From Province of Ontario.....	52,712.00		
			378,262.00
Accountable Warrants and Special Advances held by members of Staff..			16,024.90
Due from Staff for Canada Savings Bond purchases, instalment plan terminating October, 1956.....			101,043.73
			<u>\$112,515,381.20</u>

## STANDING SCHEDULE 1 ACCIDENT FUND AS AT DECEMBER 31, 1955

### Liabilities

Compensation Awarded, payment deferred, other than pensions.....	\$	22,134.18
Pension Liability.....		83,897,310.97
Balance at Credit of Asbestosis Account.....		73,631.33
Balance at Credit of Silicosis Account.....		2,105,626.23
Balance at Credit of Trust Account.....		78,742.00
Estimated Additional Liability for Silicosis.....		953,600.00
Estimated Liability for the Pneumoconioses outside Class 5..		1,989,600.00
Compensation and Medical Aid estimated outstanding.....		14,769,100.00
Assets in Excess of Incurred Liabilities:		
Disaster Reserve.....	\$1,338,111.95	
Second Injury Reserve.....	292,518.52	
Investment Reserve.....	708,665.25	
Pension Fund Contingency Reserve.....	3,000,000.00	
Contingent and Operating Reserves.....	3,286,341.67	
		8,625,636.49
		<u>\$112,515,381.20</u>



## SCHEDULE 1 FUNDS

The Accident Fund is comprised of Schedule 1 Funds and includes Current Funds out of which temporary payments of compensation, medical aid, administration expenses, Malton Rehabilitation Centre and special hospital items are paid, Compensation Deferred, Pension Fund, Asbestosis and Silicosis Accounts, Trust Account, Funds to complete claims (including silicosis claims and the pneumoconioses claims outside Class 5) for which final settlement has not been made, Disaster Reserve, Second Injury Reserve, Investment Reserve, Pension Fund Contingency Reserve and Contingent and Operating Reserves.

Assets are held in the form of \$103,463,590.11 in investments, \$4,032,716.60 in buildings and equipment, \$2,242,943.86 cash in banks and \$2,776,130.63 receivable.

Particulars of liabilities are as follows:

### Reserve for Compensation Deferred

The funds under "Compensation Deferred" comprise compensation monies held for claimants, payment being deferred to a future time due to the claimant being a minor, or for other reason. The amount held in this reserve at January 1, 1955, was \$24,878.21; \$26,797.64 in awards was added during the year, as well as \$510.53 interest. Payments during 1955 amounted to \$30,052.20, leaving a balance at December 31, 1955, of \$22,134.18.

### Pension Fund

The Pension Fund, representing the outstanding pension liability, comprises the largest part of the funds standing to the credit of Schedule 1. The purpose of the Pension Fund is to take care of future payments of pensions which have already been awarded. Actuarial tables, embodying the contingencies of death and remarriage, have been compiled to show, for each age and kind of pension, the average amount (sometimes referred to as capitalized value) necessary to complete pension payments. When a pension is awarded this average amount is transferred from the Current Funds to the Pension Fund, and all payments of pensions are made therefrom. Since the amount transferred in any one instance is the average amount required, no re-transfer is made should a residue be left at the expiry of the pension, nor is any additional transfer made should the amount be exhausted before expiry of the pension.

Disability pensions for the pneumoconioses outside Class 5, however, are not provided for on this basis but rather, since 1949, have been

calculated as "annuities certain" for five-year periods with revaluation of liability when the pension expires for any reason. Silicosis pensions have always been provided for on this basis. The unusual mortality experience of these groups of pensioners makes this procedure necessary.

There were 19,538\* individuals receiving benefits from pension payments in the Schedule 1 Pension Fund, as at December 31, 1955: 14,134 male workmen, 422 female workmen, 2,702 widows or foster mothers, 2,102 children, 65 invalid children and 113 others, including parents of deceased workmen, etc.

The balance in this fund at January 1, 1955, was \$78,932,126.22; \$8,998,634.39 was transferred to the fund during the year for pension awards and \$2,711,146.74 interest was added. Payments to pensioners during 1955 amounted to \$6,744,596.38, leaving a balance at December 31, 1955, of \$83,897,310.97.

The Board was authorized by The Ontario Hurricane Relief Fund Act, 1955, to accept \$169,470.00 from The Ontario Hurricane Relief Fund as a capitalized sum which, along with accumulated interest, will provide for specified pensions to the dependants of victims of Hurricane Hazel, the great tragedy of October 16, 1954. This amount, which is included in the foregoing summary of the Pension Fund, is in respect of the kin of victims outside the scope of workmen's compensation only, as those killed in the course of employment with covered industry are protected automatically by The Workmen's Compensation Act. Twenty-five individuals benefit from pensions provided for by this sum from The Hurricane Relief Fund.

\*See Chapter IV for particulars of Schedule 2 pensioners.

#### **Asbestosis Account**

In 1949, the Board met with employers who were planning to mine asbestos in Ontario for the first time. As a result of these deliberations and to recognize the special nature of the asbestosis hazard, a separate "Asbestosis Account" was set up within the Accident Fund.

The balance in the account at January 1, 1955, amounted to \$64,895.05; assessment receipts during 1955 totalled \$10,139.28, expenses in connection with chest examinations of asbestos miners were \$1,305.00, and \$98.00 was transferred to the Accident Fund for expenses of supervision, leaving a balance at December 31, 1955, of \$73,631.33.

#### **Silicosis Account**

The Silicosis Account was established to embody special assessments and payments in Class 5, necessitated by the addition of "Silicosis",

contracted in mining operations, to the list of industrial diseases under the Act by amendment effective April 8, 1926.

The balance in the account at January 1, 1955, was \$2,065,525.58; \$1,038,272.05 was collected in assessments, \$661,432.54 was paid out (or transferred to the Pension Fund) for compensation, \$122,474.28 for medical aid, \$105,277.41 for salaries and expenses in connection with the examination of mine workers, \$69,652.00 was transferred to the Accident Fund for expenses of supervision and handling claims, \$11,570.16 was paid for salaries and expenses of the Referee Board, and \$27,765.01 for salaries and expenses of the Medical Statistics Division for their special study of silicosis claims. The balance in the account at December 31, 1955, was \$2,105,626.23, against which there is an estimated liability, for claims currently being paid, of \$3,059,200.00. The liability unprovided for is thus \$953,600.00.

#### Trust Account

The Board's Auditor recommended, during 1954, that all cheques received in the Board's offices, which could not be readily identified and credited to the proper account, be immediately deposited in a Trust Account pending identification. Previously, these cheques had been held until the correct account could be credited. The Board held \$78,742.00 in the Trust Account, as at December 31, 1955.

#### Estimated Reserve to Complete Claims

An estimate was made at the end of the year of the amount necessary to bring all continuing, unreported and unadjusted claims to finality. The total amount was \$17,712,300.00, of which \$953,600.00 was specifically for silicosis claims otherwise unprovided for, and \$1,989,600.00 for the pneumoconioses claims outside Class 5.

#### Disaster Reserve

The Disaster Reserve is a fund set aside under the provisions of Section 100 (2) of the Act to meet any unforeseen disaster or other circumstance which might unduly burden the employers in any class or group of industry. Abnormal experience has been defined mathematically by the Board's consulting actuary and results in automatic usage of the reserve. A combination of events can, therefore, result in the use of the funds as well as single disasters. Abnormal costs, arising out of increased benefits due to changes in legislation, do not qualify the classes to receive allotments from the reserve. Full details of the calculations involved will be made available upon request. The balance in the reserve at January 1, 1955, was \$901,375.51. During 1955, \$450,687.00

was transferred from this reserve to classes with abnormal experience, \$400,000.00 was transferred from the Investment Reserve (see comments under Investment Reserve), and \$487,422.54 was charged to all classes on the basis of  $1\frac{1}{2}\%$  of assessments received during 1955, to offset the \$450,687.00 and to help build the reserve to an actuarially sound level, leaving a balance in the reserve at December 31, 1955, of \$1,338,111.05.

### **Second Injury Reserve**

The Second Injury Reserve has been established to equalize the burden of added loss from second injuries. The balance in this reserve at January 1, 1955, was \$249,887.52. A transfer of \$100,000.00 from the Investment Reserve (see comments under Investment Reserve) was made to this reserve during 1955, and \$57,369.00 was transferred to those classes suffering from this type of injury, leaving a balance at December 31, 1955, of \$292,518.52.

### **Investment Reserve**

An Investment Reserve has been set up to protect the Accident Fund against loss in the case of default on bond or interest payments. It is made up of excess over book values when investments are sold and of excess interest otherwise unallocated.

The amount held for the purpose at January 1, 1955, was \$1,208,665.25. An actuarial review during the year indicated that this reserve could be reduced in amount with safety and, consequently, transfers of \$100,000.00 to the Second Injury Reserve and \$400,000.00 to the Disaster Reserve were authorized, leaving a balance in the reserve at December 31, 1955, of \$708,665.25.

### **Pension Fund Contingency Reserve**

During 1952, as a result of an actuarial survey of the Schedule 1 Pension Fund, the Board adopted the recommendation of our consulting actuary to create a Pension Fund Contingency Reserve of approximately 10% of the liability in the Pension Fund over a ten-year period. The creation of this reserve is necessary due to the increased longevity which has become increasingly evident in our mortality experience which prejudices the position of earlier capitalizations made in the fund, as well as other contingencies not covered adequately at the present time. The sum of \$750,000.00 was transferred from class balances to this reserve during 1955, making a balance at December 31, 1955, of \$3,000,000.00.

### Contingent and Operating Reserves

At the end of 1955, the Board held \$3,286,341.67 for unforeseen contingencies in the payment of claims delayed by unusual circumstances and also to provide for current cash expenditures as assessments are not immediately payable at the beginning of a year.

As noted previously, automatic adjustment of this reserve toward optimum level is now being accomplished by annual actuarial review and automatic rate adjustments.

## CHAPTER IV

## SCHEDULE 2 INDUSTRIES DURING 1955

The funds handled by the Board in respect of Schedule 2 industries include employers' deposits for pensions required to be made with the Board under the provisions of Section 29 of the Act, temporary deposits or advances of money made by employers under Section 33 to facilitate prompt payment of claims, and claimants' monies held by the Board in cases of awards where payment is deferred by reason of the claimant being a minor, etc.

## STATEMENT FOR SCHEDULE 2 DURING 1955

## SCHEDULE 2 AWARDS

	Awards Not Pensions	Pensions	Totals
Municipal Corporations, etc.....	\$ 909,375.68	\$ 472,485.75	\$1,381,861.43
Steam Railroads.....	959,691.27	619,121.05	1,578,812.32
Electric Railroads.....	6,143.53	14,485.00	20,628.53
Navigation Companies.....	126,143.26	47,242.00	173,385.26
Telephone and Telegraph Companies....	21,968.53	2,849.00	24,817.53
Dominion Crown Cases*.....	520,854.51	106,720.00	627,574.51
Provincial Crown Cases.....	320,460.52	87,724.50	408,185.02
TOTALS.....	<u>\$2,864,637.30</u>	<u>\$1,350,627.30</u>	<u>\$4,215,264.60</u>

\*Prior to January 1, 1955, the Canadian National Railways' account was included in Dominion Crown Cases. In order to establish proper significance in this statement, this account is now included in Steam Railroads.

## SCHEDULE 2 FUNDS

## Deposits under Section 29

Cash in bank and invested, January 1, 1955.....	\$5,511,159.78	
Deposits received from Employers.....	360,354.18	
Interest received.....	214,360.77	
Paid to Pensioners*.....		\$ 489,619.63
Deposits returned to Employers.....		54,048.31
Cash in bank and invested, December 31, 1955.....		5,542,206.79
	<u>\$6,085,874.73</u>	<u>\$6,085,874.73</u>

## Claimants' Monies

Cash in bank and invested, January 1, 1955.....	\$ 11,624.22	
Deposits received from Employers.....	1,055.00	
Interest received.....	262.95	
Paid to Claimants.....		\$ 3,381.18
Cash in bank and invested, December 31, 1955.....		9,560.99
	<u>\$ 12,942.17</u>	<u>\$ 12,942.17</u>



## Deposits under Section 33

Cash in bank, January 1, 1955.....	\$ 146,552.95	
Deposits received from Employers.....	3,309,464.89	
Payments made—*Compensation, Rehabilitation and Medical Aid.....		\$3,316,278.63
Deposits returned to Employers.....		139,739.21
Cash in bank, December 31, 1955.....		
	<u>\$3,456,017.84</u>	<u>\$3,456,017.84</u>

## Tuberculosis Account

Balance in Account, January 1, 1955.....	\$ 17,503.83	
Deposits received from Province of Ontario.....	173,671.75	
Payments made—Compensation, Rehabilitation and Medical Aid.....		\$ 185,301.30
Balance in Account, December 31, 1955.....		5,874.28
	<u>\$ 191,175.58</u>	<u>\$ 191,175.58</u>

## Investment Reserve

Cash in bank and invested, January 1, 1955.....	\$ 195,189.30	
Transferred to interest for Section 29.....		\$ 23,774.27
Cash in bank and invested, December 31, 1955.....		171,415.03
	<u>\$ 195,189.30</u>	<u>\$ 195,189.30</u>

## TOTAL OF FUNDS

Cash in bank and invested, January 1, 1955.....	\$5,882,030.08	
Deposits received from Employers.....	3,844,545.82	
Interest received.....	214,623.72	
Payments made.....		\$3,994,580.74
Interest allocated to Section 29 from Investment Reserve.....		23,774.27
Deposits returned to Employers.....		54,048.31
Cash in bank and invested, December 31, 1955.....		5,868,796.30
	<u>\$9,941,199.62</u>	<u>\$9,941,199.62</u>

Employers of Schedule 2 are assessed a share of the expenses of administration and special services, particulars of which appear in Chapter 11.

## \*Schedule 2 Pensioners as at December 31, 1955:

Male Workmen.....	2,287
Female Workmen.....	45
Widows or Foster Mothers.....	1,015
Children.....	492
Invalid Children.....	19
Parents, etc.....	35
TOTAL.....	<u>3,893</u>

**STANDING SCHEDULE 2 FUNDS  
AS AT DECEMBER 31, 1955**

**Assets**

Cash in Canadian Bank of Commerce.....	\$ 212,650.05
Investments.....	5,656,146.25
	<u>\$5,868,796.30</u>

**Liabilities**

Balance Employers' Deposits:	
Under Section 29.....	\$5,542,206.79
Under Section 33.....	139,739.21
Tuberculosis Account.....	5,874.28
Claimants' Monies held by the Board.....	9,560.99
Investment Reserve.....	171,415.03
	<u>\$5,868,796.30</u>

At the end of 1955, deposits held under Section 29 amounted to \$5,542,206.79; under Section 33, to \$139,739.21; the balance in the Tuberculosis Account was \$5,874.28; claimants' monies held by the Board amounted to \$9,560.99, and an Investment Reserve of \$171,415.03 was held, making a total of \$5,868,796.30, of which \$5,656,146.25 was in the form of investments and \$212,650.05 cash in bank.

## CHAPTER V

## STAFF SUPERANNUATION FUND

On July 1, 1940, a superannuation plan was introduced by the Board to provide for the welfare, after retirement, of its employees. This plan has always been contributory in form with a deposit for services rendered prior to 1940 made by the Board. Initially a Board of Trustees (two members of staff and the Board members) administered the fund. By amendment to the Act and by regulation effective April 1, 1947, however, the entire responsibility for administering the plan was vested in the Board. During 1952, all staff employed by the various safety associations were made members of the Board's superannuation plan by legislative action.

## SUPERANNUATION FUND DURING 1955

Cash in bank and invested, January 1, 1955.....	\$3,181,732.83	
Contributions by Board and Staff.....	473,481.85	
Interest received.....	112,078.03	
Contributions refunded.....		\$ 51,823.18
Pensions paid.....		42,087.24
Cash in bank and invested, December 31, 1955.....		3,673,382.29
	<u>\$3,767,292.71</u>	<u>\$3,767,292.71</u>

STANDING SUPERANNUATION FUND  
AS AT DECEMBER 31, 1955

## Assets

Cash in Canadian Bank of Commerce.....	\$ 114,756.95
Investments.....	3,558,625.34
	<u>3,673,382.29</u>

## Liabilities

Contributions by Board and Staff to December 31, 1955, less Contributions refunded and Pensions paid....	\$3,673,382.29
---	----------------

At the end of 1955, the balance in the Superannuation Fund was \$3,673,382.29, of which \$3,558,625.34 was held in investments and \$114,756.95 cash in bank.

## CHAPTER VI

## AUDITOR'S CERTIFICATE

10TH FEBRUARY, 1956.

THE WORKMEN'S COMPENSATION BOARD OF ONTARIO,  
Toronto, Ontario.

DEAR SIRs:

I have completed a continuous audit of the books of the Board for the year ended 31st December, 1955, and have obtained all the information and explanations I have required.

In my opinion, the attached statements of Receipts and Payments, Schedules No. 1 and No. 2 and Superannuation Fund, fairly set forth the cash transactions of the Board for the year ended 31st December, 1955.

Bank balances at the close of the year have been verified by direct communication with the Board's bankers.

The amortized book value of the investments held by the Board at 31st December, 1955, was \$112,678,361.70 and I confirmed by a physical examination the securities representing these investments, as at that date.

Respectfully submitted,

A. G. CALDER,  
Chartered Accountant.

# WORKMEN'S COMPENSATION BOARD

## STATEMENT OF RECEIPTS AND PAYMENTS DURING 1955

### Schedule 1

#### RECEIPTS

NET ASSESSMENTS, PENALTIES, ETC. :		
Gross Assessments.....	\$32,734,211.91	
Under Section 9.....	165,093.85	
Under Section 107.....	9,622.74	
Under Section 113-3.....	3,508.68	
From Accident Cost Refunds.....	188.96	
From Province of Ontario for Blind Workmen.....	881.87	
	<hr/>	
	\$32,913,508.01	
LESS: Assessments and Penalties Refunded	239,375.84	
	<hr/>	\$32,674,132.17
SILICOSIS ASSESSMENTS:		
Gross Assessments.....	\$ 1,038,333.59	
LESS: Refunds.....	61.54	
	<hr/>	1,038,272.05
ASBESTOSIS ASSESSMENTS.....		10,139.28
FROM SCHEDULE 2 AND CROWN EMPLOYERS:		
For Administration Expenses.....	\$ 378,436.22	
LESS: Refunds.....	164.74	
	<hr/>	378,271.48
INTEREST:		
From Investments.....	\$ 3,385,902.35	
From Bank Deposits.....	7,048.41	
	<hr/>	3,392,950.76
		<hr/>
		\$37,493,765.74
INVESTMENTS:		
Principal Returned.....		5,386,103.81
FUNDS HELD IN TRUST PENDING CLASSIFICATION..		78,742.00
ONTARIO HURRICANE RELIEF FUND ACT....		169,470.00
		<hr/>
		\$43,128,081.55

## PAYMENTS

COMPENSATION OTHER THAN PENSIONS AND DEFERRED COMPENSATION		\$12,560,515.83
PENSIONS.....		6,744,596.38
DEFERRED COMPENSATION.....		30,052.20
REHABILITATION.....		80,341.13
MEDICAL AID.....		8,236,656.43
SILICOSIS:		
Compensation.....	\$	80,886.02
Medical Aid.....		122,474.28
Expenses.....		144,612.58
	\$	347,972.88
LESS: Rehabilitation Refunded.....		171.12
		347,801.76
ASBESTOSIS EXPENSES.....		1,305.00
UNDER SECTION 9.....		29,631.47
ADMINISTRATION AND OTHER EXPENSES.....		3,354,180.31
MINE RESCUE WORK.....		91,556.71
SPECIAL HOSPITALIZATION.....	\$	245,980.05
LESS: Recoveries from Medical Aid and Other Accounts.....		231,620.43
		14,359.62
PARAPLEGIC EXPENSES.....		22,222.76
SAFETY ASSOCIATIONS.....		923,146.89
MALTON REHABILITATION CENTRE.....	\$	1,201,378.77
LESS: Recoveries from Medical Aid and Other Accounts.....		1,218,383.10
		-17,004.33
		\$32,419,362.16
ADVANCES TO STAFF:		
Re Accountable Warrants, Canada Savings Bonds, etc.....	\$	131,169.92
LESS: Repayments.....		102,803.07
		28,366.85
INVESTMENTS:		
Securities for Permanent Investment.....		9,645,573.01
CAPITAL OUTLAYS:		
Buildings—Head Office.....	\$	43,768.90
Land and Buildings—New Hospital.....		60,066.05
Furniture and Equipment.....		52,184.86
Malton Equipment.....		3,333.91
		159,353.72
		\$42,252,655.74
Excess of Receipts over Payments.....		875,425.81
		\$43,128,081.55



## STATEMENT OF RECEIPTS AND PAYMENTS DURING 1955

## Schedule 2

## RECEIPTS

EMPLOYERS' DEPOSITS UNDER SECTION 29.....	\$ 360,354.18
EMPLOYERS' DEPOSITS UNDER SECTION 33.....	3,309,464.89
EMPLOYERS' DEPOSITS FOR CLAIMANTS' MONIES.....	1,055.00
FROM PROVINCE OF ONTARIO FOR TUBERCULOSIS.....	173,671.75
INTEREST:	
From Investments.....	\$190,236.14
From Bank Deposits.....	613.31
	<u>190,849.45</u>
	<u>\$4,035,395.27</u>
INVESTMENTS:	
Principal Returned.....	93,135.13
	<u>\$4,128,530.40</u>

## PAYMENTS

CLAIMANTS OUT OF DEPOSITS UNDER SECTION 29.....	\$ 489,619.63
DEPOSITS RETURNED TO EMPLOYERS UNDER SECTION 29.....	54,048.31
CLAIMANTS OUT OF CLAIMANTS' MONIES.....	3,381.18
CLAIMANTS OUT OF TUBERCULOSIS ACCOUNT.....	185,301.30
PAID OUT OF DEPOSITS UNDER SECTION 33.....	3,316,278.63
	<u>\$4,048,629.05</u>
INVESTMENTS:	
Securities for Permanent Investment.....	9,376.76
	<u>\$4,058,005.81</u>
Excess of Receipts over Payments.....	70,524.59
	<u>\$4,128,530.40</u>

## STATEMENT OF RECEIPTS AND PAYMENTS DURING 1955

## SUPERANNUATION FUND

## RECEIPTS

CONTRIBUTED BY THE BOARD AND STAFF FOR CURRENT SERVICES.....	\$418,297.12
CONTRIBUTED BY SAFETY ASSOCIATIONS AND STAFF FOR CURRENT SERVICES.....	55,184.73
INTEREST ON INVESTMENTS AND BANK DEPOSITS.....	112,078.03
	<u>\$585,559.88</u>
Excess of Payments over Receipts.....	36,883.11
	<u><u>\$622,442.99</u></u>

## PAYMENTS

PENSIONS PAID.....	\$ 42,087.24
CONTRIBUTIONS REFUNDED.....	51,823.18
INVESTMENTS:	
Securities for Permanent Investment.....	528,532.57
	<u><u>\$622,442.99</u></u>





1956 ANNUAL REPORT

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A36

# Workmen's Compensation Board



ONTARIO







1 9 5 6   A N N U A L   R E P O R T

# Workmen's Compensation Board

O N T A R I O



PRINTED BY ORDER OF THE LEGISLATIVE  
ASSEMBLY OF THE PROVINCE OF ONTARIO

TORONTO

Printed and Published by Baptist Johnston, Printer to the Queen's Most Excellent Majesty  
1957

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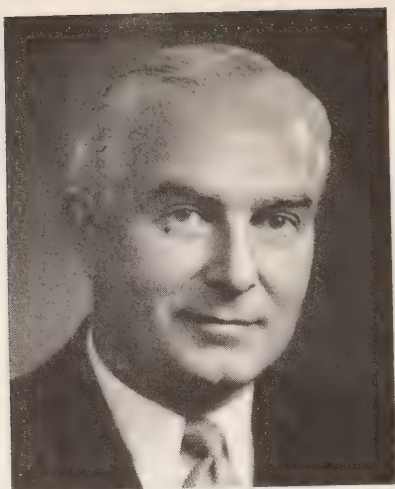
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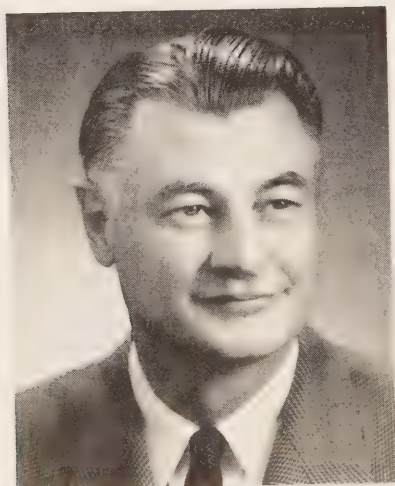
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**E. E. SPARROW**  
CHAIRMAN



**J. F. CAULEY**  
VICE-CHAIRMAN



**E. C. STEELE, M.D.**  
COMMISSIONER

FINANCIAL REPORT FOR 1956  
OF  
THE WORKMEN'S  
COMPENSATION BOARD  
ONTARIO

---

HEAD OFFICE:

90 Harbour Street, Toronto.

TO HIS HONOUR THE LIEUTENANT-GOVERNOR:

The Workmen's Compensation Board is pleased to submit its Annual Report for the year 1956.

### **General Review**

The success of any compensation plan can be measured in terms of its ability to return the maximum number of injured workmen to gainful employment in the shortest possible time, and at a minimum cost.

One indication of an administration's success in this field is the incidence of permanent disability in relation to the number of incidents reported as work injuries.

The trend in Ontario has been toward a lessening of the severity and number of permanent disability cases among industrially-injured workmen, despite the steady increase in manpower.

This trend of decreasing incidence of permanent disability can be attributed to the spirit of co-operation that prevails between workmen, employers and representatives of the medical profession in their dealings with each other and with the Workmen's Compensation Board. Other contributing factors are the continually increasing skills of the medical profession and the application of the most advanced physical medicine treatment in the Board's hospital and rehabilitation centre. Also important as a contributory factor in this progressive trend, is the Board's emphasis on the need for prompt reporting of all accidents.

As one might suspect, because it is so in most fields of activity in Ontario today, expansion is being experienced in most phases of the administration of workmen's compensation.

In 1956, increases were noted in the number of incidents reported as work injuries; in the number of employers covered under the Act; and in the monies represented by payroll assessments and benefits awarded under the Act, as shown below:—

	1955	1956
Payroll upon which assessments during year based.....	\$3,270,142,000.00	\$3,737,159,000.00
Incidents reported as work injuries.....	227,532	252,248
Benefits awarded under the Act:		
Schedule 1 Medical Aid.....	\$ 8,359,130.71	\$ 9,421,686.69
Schedule 1 Compensation—Not Pensions....	12,748,369.50	14,773,662.70
Schedule 1 Compensation—Pensions.....	8,829,164.39	10,231,857.97
Total Schedule 1 Awards.....	\$ 29,936,664.60	\$ 34,427,207.36
Schedule 2 Medical Aid.....	\$ 1,286,609.19	\$ 1,378,028.39
Schedule 2 Compensation—Not Pensions....	1,761,813.41	1,976,461.01
Schedule 2 Compensation—Pensions.....	1,350,627.30	1,637,304.85
Total Schedule 2 Awards.....	\$ 4,399,049.90	\$ 4,991,794.25
Total Awards Both Schedules.....	\$ 34,335,714.50	\$ 39,419,001.61

## Workmen's Compensation Act Amendment

An amendment to the Act in 1956 increased the maximum annual earnings upon which compensation can be paid from \$4,000 to \$5,000, or from a maximum of \$57.69 per week to \$72.11 per week.

This Amendment became effective on the 1st day of January, 1957, and applies only in respect of accidents happening on or after that date.

## Workmen's Compensation Act Regulations

Under Ontario Regulations 202/56 the Workmen's Compensation Act Regulations were amended to bring all retail and mercantile business under Schedule 1 of the Act.

This Regulation became effective on the 1st day of January, 1957.

Previous to this amendment some 1286 retailers had been voluntarily covered under the Act.

The Head Office of The Workmen's Compensation Board is centrally located on Toronto's waterfront →







## Administration

### Research and Development Division

The expansion of Workmen's Compensation Board activities noted above calls for the gradual enlarging of staff in its administrative offices at 90 Harbour Street, Toronto. The processing of some 1,100 new incidents daily, and an average daily list of claims payments amounting to \$156,000, has also called for the installation of electronic aids.

In 1951 the punched card system was installed to process claims. This resulted in a speeding up of work, and enabled the Board to conduct its work with a smaller number of employees than would otherwise have been possible.

With the increase in volume of claims noted in 1956, a survey was made by the Board to measure the need and plan for the possible installation of further electronic aids, in the form of computers of larger size, to cope with the increase. As a result, the Board is now studying the possibility of installing a large digital computer which, if proven to be necessary and capable of justifying its cost, will in all probability be installed in 1958.

The new machine would make possible not only the quicker processing of claims and statistical recording, but also the storage of large quantities of records in a fraction of the space previously required. During the last 42 years over four million claims for benefits under the Act have been processed.

An indication of the need for machine aids in office work is shown by the number of cheques mailed out which rose from 620,580 in 1955 to 666,337 in 1956.

The introduction of compulsory coverage of retail and mercantile businesses, effective on the 1st day of January, 1957, will create need for facilities to deal with the increased number of claims and relevant correspondence. This increase in the volume of office work will be greatly facilitated by machine aids. It will do away with many of the monotonous, repetitive duties which can become an important factor in personnel turnover.

### Field Offices

The field offices of the Workmen's Compensation Board comprise the district offices and chest examining stations across the province.

The combined staffs of these offices increased from a total of 48 in 1955 to 63 in 1956.

← A portion of the Board's machine room which reflects the trend toward more extensive use of electronically-controlled machinery



## District Offices

District offices are operated in:

Lakehead  
Ottawa  
Cornwall  
Windsor  
Kitchener

The fifth district office was opened on Scott Street, Kitchener, in October, 1956, to serve the counties of Waterloo, Wellington, Perth and Huron. This step was in keeping with the Board's policy of locating such offices in strategic areas as need arises.

The need for this fifth district office was borne out by a survey showing that in 1955 medical and financial benefits were provided for 11,058 workers in the four counties. The office will serve more than 4,400 firms.

In addition to facilitating administrative procedures, these district offices serve as information centres for persons concerned with compensation matters.

All the district offices are equipped with teletype to link them with the head office in Toronto.

## Chest Examining Stations

Miners' chest examining stations are maintained by the Board at Sudbury, Kirkland Lake, Timmins, Fort William and Blind River. Each of these stations is under the charge of a medical specialist.

The Board has on file x-rays of every miner in the industry dating back to 1929.

The combined efforts of the Department of Mines, Department of Health, the mine operators and miners in co-operation with the Workmen's Compensation Board have done much to reduce the incidence of silicosis in Ontario.

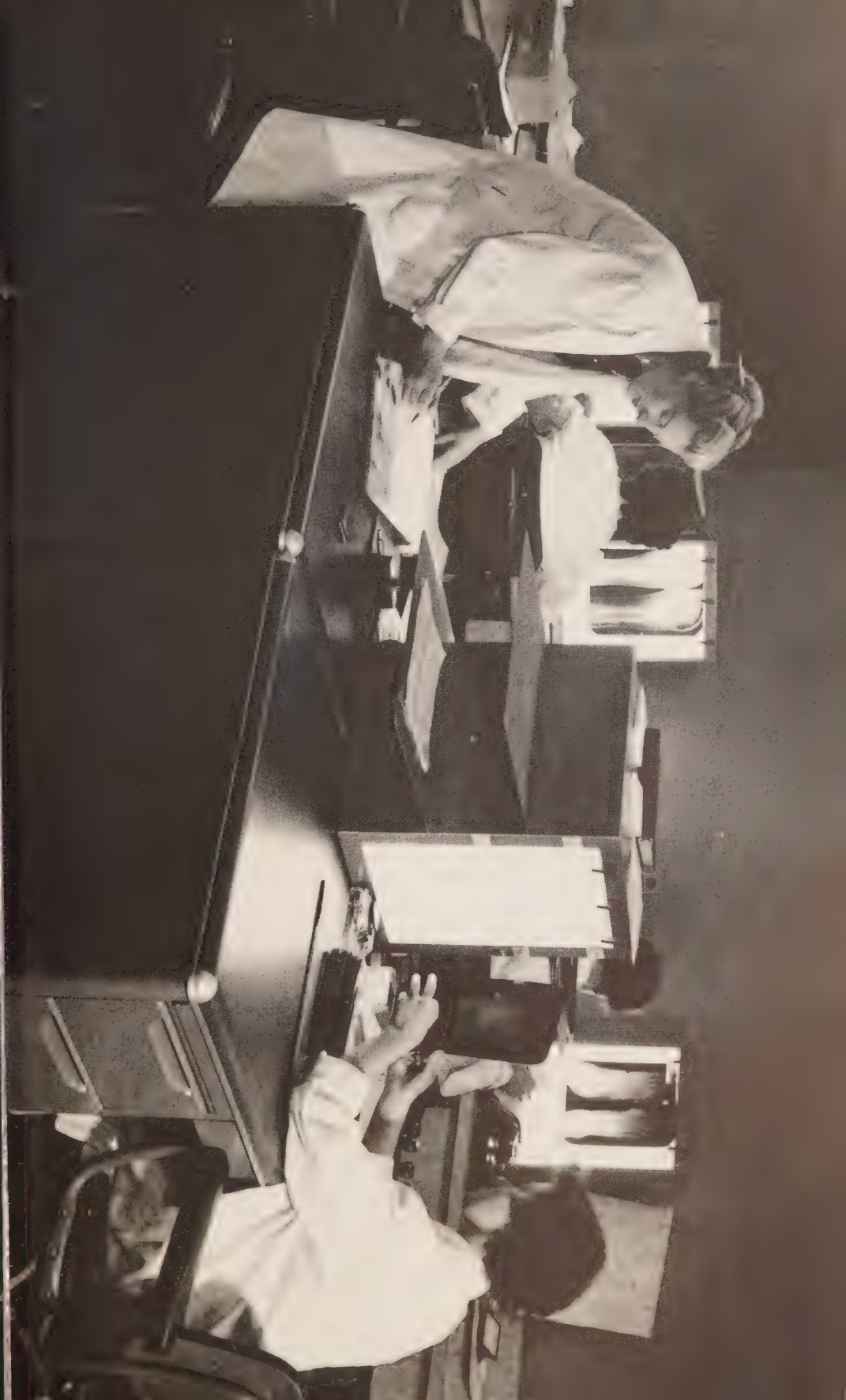
Statistics show that a downward trend in the number of silicosis cases since 1933 has been experienced.

## Accident Prevention and Safety Associations

Eight accident prevention and safety associations are financed under the Workmen's Compensation Act. The offices of all but one of these associations are located on the fifth floor of the head office, 90 Harbour Street. The exception is the Mines Accident Prevention Association.

X-ray films play an important role in  
Workmen's Compensation Administration





Industrial Accident Prevention Associations  
 Ontario Highway Construction Safety Association  
 Ontario Pulp and Paper Makers Association  
 Electrical Employers Safety Association  
 Transportation Safety Association of Ontario  
 Lumbermen's Safety Association  
 Mines Accident Prevention Association of Ontario  
 Construction Safety Association of Ontario

## **Medical**

### **Rehabilitation and Treatment Services**

The rehabilitation and treatment services of the Workmen's Compensation Board are co-ordinated by a surgical specialist.

### **Medical**

The purpose of the Medical Department is to make certain that all injured workmen receive the best medical care available.

The Chief Medical Officer is directly responsible for the supervision and direction of the members of the medical department. He provides liaison between his department and the practising physicians throughout the province.

The staff of the medical department includes: Director of Medical Services; Surgical Consultants; Medical Consultants; Dermatology Consultants and Radiologists.

## **Rehabilitation**

The Board's rehabilitation program is designed to aid injured workmen in getting back to work and to lessen or remove any handicap resulting from their injuries.

Its function is twofold: first, to provide direct services on a person-to-person basis to meet individual needs; second, to bring the workmen in contact with available community resources, with gainful employment and self-reliance the ultimate aims.

The overall rehabilitation program co-ordinates the following services: providing assistance in understanding the Workmen's Compensation Act and its application; counselling and guidance; aptitude testing; vocational re-training; job analysis; assistance with employment and



selective placement; investigation regarding requests for pension advances and commutations; and assessments and referrals to community agencies.

The Rehabilitation Department was established in 1938 to function as an integral part of the whole compensation system.

In 1932, the Board established its first physical therapy facilities.

In 1947 the treatment program reached the stage where more than 100 injured Ontario workmen were receiving physical therapy treatment daily. During that year the Malton Rehabilitation Centre was established in temporary-type buildings formerly used as an R.C.A.F. training station. Originally built to last 10 years, these buildings have long since exceeded that expectancy, which was a major point in favour of deciding to construct the new Hospital and Rehabilitation Centre.

During 1956, 3,722 injured workmen were admitted to the Centre.

### **New Hospital and Rehabilitation Centre**

Work on the new building was begun in May, 1956, and its completion estimated for the Fall of 1957. The building contract was awarded to Anglin-Norcross Limited.

The new centre will consist of 14 buildings on a 65-acre site on highway 400 in north Metropolitan Toronto and its design is by associated architects Page & Steele and Thomas R. Wiley.

The buildings will accommodate 500 patients, in clinic dormitories of 325 beds and a hospital section of 175 beds. Because it is the Board's belief that an injured workman is most ideally treated as closely as possible to his home, treatment facilities at the new Centre will not be increased to accommodate more than 500 patients. The Board's policy is to strive in every way to encourage treatment centres throughout Ontario to develop their own suitable physical medicine treatment facilities.

Overall floor space will be 318,000 square feet, covering 15 acres, including therapeutic pool, library, auditorium, recreation rooms, roads, and parking lots. Buildings will include nurses' residence, post office, garages and maintenance shops.

The centre will have facilities for carrying out the latest physical medicine treatment and rehabilitation techniques. All patients will be resident at the centre.

1. Auditorium (Capacity 500)
2. Administration, Admitting and Discharge Offices.
3. Occupational Therapy.
4. Central Stores.
5. Therapy Pool.
6. General Gymnasium, Amputee Gymnasium, Heavy Resistance Room.
7. Clinic Dormitories. Total capacity 325 Beds.
8. Hospital Total capacity 175 Beds.



9. Physio Therapy (Capacity—56 Plinth Tables)
10. Rehabilitation, Vocational and Claims Offices.
11. Clinic Doctors and Secretaries.
12. Kitchen, Service Area and Staff and Patients' Dining Rooms.
13. Nurses' Residence
14. Garages, Maintenance Shops, Heating Plant.

## THE WORKMEN'S COMPENSATION BOARD HOSPITAL AND REHABILITATION CENTRE

## Personnel

The Board's head office is departmentalized to facilitate the various operations involved in processing claims and assessments.

The largest is the Claims Department which employs a staff of 411 engaged in the numerous steps necessary to bring the benefits of the Act to injured workmen.

The Finance Department employs 315 people. They are primarily concerned with all administrative operations involving receipts and expenditures.

The operations of these and other departments are co-ordinated by the Executive Department under direction of the Board.

Head office and rehabilitation centre staff number 1,180.

The Board's field staff are employed at the five district offices and the five chest examining stations throughout the province.

The Board's total staff numbers 1,243.

## Information

### Public Service Division

The Public Service Division in its two years of functioning has materially assisted the Board in promoting good public relations and in securing a wider appreciation of the Board's usefulness.

Some of the main activities of the Public Service Division are to arrange seminars across the province and to provide Board speakers for meetings sponsored by organizations representing management, labour and the medical profession. The Division also co-operates with all media of information in the preparation and presentation of informative material dealing with workmen's compensation.

### Film "Teamwork In Action"

This film takes its audience through all phases of rehabilitation with "Joe Fenton", seriously-injured Ontario workman. In thirty minutes, audiences from all parts of Ontario, Canada, the United States and other parts of the world have viewed amputee Joe Fenton's experiences from the time of his accident until returned to his former job.

A sixteen millimeter black and white film, "Teamwork In Action" has been shown to television audiences, management, labour and representatives of the medical profession, students, service clubs and various other groups. To date more than 400,000 persons have viewed the film.

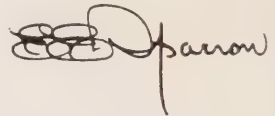
### Visitors to Malton

The Board in 1956 pursued its policy of conducting visiting groups from many parts of the world through the Malton hospital and rehabilitation centre.

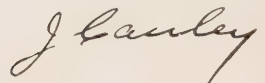
### Contents of Report

The remainder of this report consists of the balance sheet detailing the Workmen's Compensation Board financial position at December 31, 1956; statements of receipts and payments for Schedules 1 and 2 during 1956, and related administrative accounts.

Dated at Toronto, this 27th day of February, 1957.



Chairman.



Vice-Chairman.



Commissioner.





# WORKMEN'S COMPENSATION

## BALANCE

AS AT 31ST

### ASSETS

#### SCHEDULE 1 ACCIDENT FUND:

Cash in Banks.....	\$1,471,014.69	
Short Term Deposits.....	4,500,000.00	
		\$ 5,971,014.69
Investments—not in excess of amortized cost...		107,654,897.17
Recoverable Administration Expenses:		
Schedule 2 Employers.....	\$ 226,709.00	
Government of Canada.....	150,522.00	
Province of Ontario.....	56,550.00	
		433,781.00
Recoverable from Staff:		
Travelling and Special Advances.....	\$ 21,857.90	
Canada Savings Bonds Purchases.....	117,974.06	
		139,831.96
Assessments Receivable and Estimated Adjustments on 1956 and Prior Years' Payrolls (Note 1).....		5,344,000.00
Land, Buildings and Equipment, at cost less accumulated depreciation (Exhibit "E")...		5,185,335.22
		<u>\$124,728,860.04</u>

#### SCHEDULE 2:

Cash in Bank.....	\$ 133,579.35	
Investments—not in excess of amortized cost...	5,837,749.21	
		5,971,328.56

#### STAFF SUPERANNUATION FUND:

Cash in Bank.....	\$ 150,707.20	
Investments—not in excess of amortized cost...	4,096,202.06	
		4,246,909.26
		<u>\$134,947,097.86</u>

Note 1: The estimates referred to above have been made by senior officials of the Board based on past experience.

Note 2: The Board's consulting actuary has certified that the Schedule 1 Pension Fund is being soundly funded, and that, according to all information currently available, it can be considered to be in a satisfactory condition of solvency as at 31st December 1956.

Note 3: Interest on investments is included on a cash received basis with no adjustment for accrued interest.

Toronto, Ontario,  
26th February, 1957.



## BOARD OF ONTARIO

Exhibit "A"

## SHEET

DECEMBER 1956

## LIABILITIES

## SCHEDULE 1 ACCIDENT FUND:

Compensation Awarded, Payment Deferred....	\$	19,324.94
Pensions: (Note 2)		
Liability.....	\$89,820,675.59	
Contingency Reserve.....	3,750,000.00	
		93,570,675.59
Accumulated Provisions for:		
Asbestosis.....	\$ 83,017.79	
Silicosis.....	1,901,603.01	
Second Injuries.....	308,093.10	
Disasters.....	1,331,197.35	
Investment Valuation.....	708,665.25	
		4,332,576.50
Funds Received Classification Pending.....		219,179.64
Estimated Additional Liabilities: (Note 1)		
Silicosis.....	\$ 1,042,700.00	
Pneumoconioses Outside Class 5.....	2,015,800.00	
Other Claims.....	17,239,400.00	
		20,297,900.00
Contingent and Operating Reserve.....		6,289,203.37
		<u>\$124,728,860.04</u>

## SCHEDULE 2:

Employers' Deposits: Under Section 29.....	\$ 5,646,723.62	
Under Section 33.....	156,627.37	
Tuberculosis Account....	12,878.57	
Compensation Awarded, Payment Deferred....	9,468.28	
Investment Valuation Provision.....	145,630.72	
		5,971,328.56

## STAFF SUPERANNUATION FUND:

Contributions by the Board and Staff less		
Pensions Paid.....		4,246,909.26
		<u>\$134,947,097.86</u>

# WORKMEN'S COMPENSATION

## STATEMENT OF RECEIPTS AND

### SCHEDULE 1

#### RECEIPTS

##### NET ASSESSMENTS, PENALTIES, ETC.:

Gross Assessments.....	\$40,995,574.92
Under Section 9.....	180,409.87
Under Section 85.....	11.50
Under Section 107.....	7,280.56
Under Section 113(3).....	2,373.87
Accident Cost Refunds.....	21.00
Province of Ontario for Blind Workmen.....	265.92

	\$41,185,937.64
LESS: Assessments and Penalties Refunded.....	276,254.14

\$40,909,683.50

SILICOSIS ASSESSMENTS..... 1,267,498.77

ASBESTOSIS RECEIPTS..... 11,068.46

##### SCHEDULE 2 AND CROWN EMPLOYERS:

For Administration Expenses.....	\$ 378,969.72
LESS: Refunds.....	5.99

378,963.73

##### INTEREST:

From Investments.....	\$ 3,465,549.15
LESS: Paid on Bank Overdrafts.....	26,943.79

3,438,605.36

\$46,005,819.82

##### INVESTMENTS:

Principal Returned..... 4,601,907.74

FUNDS HELD IN TRUST PENDING CLASSIFICATION.... 140,437.64

\$50,748,165.20

## BOARD OF ONTARIO

Exhibit "B"

## PAYMENTS DURING 1956

## PAYMENTS

COMPENSATION OTHER THAN PENSIONS AND DEFERRED COMPENSATION.....		\$14,569,973.19
PENSIONS.....		7,161,468.68
DEFERRED COMPENSATION.....		37,913.60
REHABILITATION.....		84,023.52
MEDICAL AID.....		9,268,408.55
SILICOSIS:		
Compensation.....	\$ 84,989.51	
Medical Aid.....	153,278.14	
Rehabilitation.....	38.55	
Expenses.....	155,594.79	
		<u>393,900.99</u>
ASBESTOSIS EXPENSES.....		1,565.00
UNDER SECTION 9.....		42,184.95
ADMINISTRATION AND OTHER EXPENSES.....		4,052,513.25
MINE RESCUE WORK.....		99,015.83
SPECIAL HOSPITALIZATION.....	\$ 250,912.37	
LESS: Recoveries from Medical Aid and Other Accounts.....	238,578.92	
		<u>12,333.45</u>
PARAPLEGIC EXPENSES.....		25,078.91
SAFETY ASSOCIATIONS.....		1,031,809.45
MALTON CONVALESCENT CENTRE.....	\$1,226,941.32	
LESS: Recoveries from Medical Aid and Other Accounts.....	1,177,942.25	
		<u>48,999.07</u>
		<u>\$36,829,188.44</u>
ADVANCES TO STAFF:		
Re: Accountable Warrants, Canada Savings Bonds, etc.....	\$ 161,283.00	
Less: Repayments.....	138,519.67	
		<u>22,763.33</u>
INVESTMENTS:		
Securities for Permanent Investment.....		8,793,214.80
CAPITAL OUTLAYS:		
Building Head Office.....	\$ 9,445.00	
Land and Buildings New Rehabilitation Centre.....	1,235,720.20	
Furniture and Equipment.....	123,474.35	
Malton Equipment.....	6,288.25	
		<u>1,374,927.80</u>
		<u>\$47,020,094.37</u>
EXCESS OF RECEIPTS OVER PAYMENTS.		3,728,070.83
		<u>\$50,748,165.20</u>

**WORKMEN'S COMPENSATION BOARD OF ONTARIO  
STATEMENT OF RECEIPTS AND PAYMENTS  
DURING 1956**

**SCHEDULE 2**

**RECEIPTS**

EMPLOYERS' DEPOSITS UNDER SECTION 29.....	\$ 375,985.95
EMPLOYERS' DEPOSITS UNDER SECTION 33.....	3,676,417.01
PROVINCE OF ONTARIO FOR TUBERCULOSIS.....	203,063.59
INTEREST:	
Investments.....	\$191,457.84
Bank Deposits.....	1,434.47
	<u>192,892.31</u>
	\$4,448,358.86
INVESTMENTS:	
Principal Returned.....	23,725.11
	<u>\$4,472,083.97</u>
EXCESS OF PAYMENTS OVER RECEIPTS.....	79,070.70
	<u>\$4,551,154.67</u>

**PAYMENTS**

CLAIMANTS OUT OF DEPOSITS UNDER SECTION 29.....	\$ 489,900.03
CLAIMANTS OUT OF DEPOSITS UNDER SECTION 33.....	3,659,528.85
CLAIMANTS OUT OF TUBERCULOSIS FUND.....	196,059.30
CLAIMANTS OUT OF CLAIMANTS' MONIES.....	338.42
	<u>\$4,345,826.60</u>
INVESTMENTS:	
Securities for Permanent Investment.....	205,328.07
	<u>\$4,551,154.67</u>

**WORKMEN'S COMPENSATION BOARD OF ONTARIO  
STATEMENT OF RECEIPTS AND PAYMENTS  
DURING 1956**

**SUPERANNUATION FUND**

**RECEIPTS**

CONTRIBUTED BY THE BOARD AND STAFF FOR CURRENT SERVICES.....	\$477,602.22
CONTRIBUTED BY SAFETY ASSOCIATIONS AND STAFF FOR CURRENT SERVICES.....	69,717.15
INTEREST:	
Investments.....	\$130,369.48
Bank Deposits.....	366.98
	<u>130,736.46</u>
	<u>\$678,055.83</u>

**PAYMENTS**

PENSIONS PAID.....	\$44,612.45
CONTRIBUTIONS REFUNDED.....	59,916.41
INVESTMENTS:	
Securities for Permanent Investment.....	537,576.72
	<u>\$642,105.58</u>
Excess of Receipts over Payments. ....	35,950.25
	<u>\$678,055.83</u>

**WORKMEN'S COMPENSATION BOARD OF ONTARIO**  
**SCHEDULE OF FIXED ASSETS AND ACCUMULATED**  
**DEPRECIATION**  
**AS AT 31ST DECEMBER 1956**

		Cost	Accumulated Depre- ciation 31-12-55	1956 Depre- ciation	Accumulated Depre- ciation 31-12-56	Net
<b>HEAD OFFICE:</b>						
Land.....		\$ 441,855.70				441,855.70
Building.....		3,578,607.72	256,351.48	89,465.19	345,816.67	3,232,791.05
Equipment.....		609,130.31	284,634.46	121,855.56	406,490.02	202,640.29
<b>REHABILITATION</b>						
<b>CENTRES:</b>						
Malton	Buildings	51,284.46	51,284.46		51,284.46	
	Equipment	54,942.07	31,691.71	10,988.43	42,680.14	12,261.93
New	Land	97,501.50				97,501.50
	Roads	37,113.53				37,113.53
	Buildings	1,161,171.22				1,161,171.22
		<u>\$6,031,606.51</u>	<u>623,962.11</u>	<u>222,309.18</u>	<u>846,271.29</u>	<u>5,185,335.22</u>

1956 Provision for Depreciation is calculated by the straight line method at  $2\frac{1}{2}\%$  per annum on Buildings and at 20% per annum on Equipment.



## AUDITORS' REPORT

26TH FEBRUARY, 1957.

THE CHAIRMAN,  
THE WORKMEN'S COMPENSATION BOARD OF ONTARIO,  
TORONTO, ONTARIO.

We have examined the Balance Sheet of the Workmen's Compensation Board of Ontario as at 31st December 1956 and the related Statements of Receipts and Payments for the year ended on that date and have made a general review of the accounting procedures and such tests of accounting records and other supporting evidence as we considered necessary in the circumstances. We have received all the information and explanations we have required.

Cash in Banks and Short Term Deposits were confirmed to us by certificates provided by the depositaries and we verified by actual inspection the existence of the securities representing the investments.

In our opinion, the accompanying Balance Sheet, together with the notes appended thereto, and the Statements of Receipts and Payments have been drawn up so as to present fairly the financial position of the Board as at 31st December 1956 and the receipts and payments for the year ended on that date, according to the best of our information, the explanations given to us and as shown by the records of the Board.

GLENDINNING, JARRETT, CAMPBELL  
Chartered Accountants  
Auditors.



## ADMINISTRATION AND SPECIAL SERVICE EXPENSES

### ANALYSIS OF ADMINISTRATION EXPENSES AND SERVICE OUTLAYS DURING 1956

	Total Expenses
Salaries of Board and Staff.....	\$2,867,840.34
Travelling and Other Expenses of Board and Staff.....	214,634.97
Printing, Stationery and Office Supplies.....	196,900.89
Postage and Excise Stamps.....	150,396.60
Telephone, Telegraph and Express.....	54,909.71
Legal Expenses, Witness Fees, etc.....	5,201.27
Insurance and Security Service.....	51,299.83
Auditor's Services, under instruction of Lieutenant-Governor in Council.	6,700.00
Special Services.....	68,138.69
Equipment Rental and Repairs.....	100,329.98
Equipment depreciated fully during year.....	6,776.32
Building Services—Maintenance, Supplies, Heat, Water, Hydro, Cafeteria, Laundry and Taxes.....	163,368.95
Public Relations and Educational Activities.....	43,025.88
Board's Contribution to Staff Superannuation Fund.....	262,852.00
	<hr/> \$4,192,375.43
Less:	
Portion attributable to W.C.B. Hospital for Services Rendered by Head Office Staff.....	101,667.18
Rentals charged Safety Associations for Accommodation in Board's Building.....	38,195.00
	<hr/> \$4,052,513.25
Adjustments for Depreciation:	
Plus:	
Depreciation charged for Head Office Building for 1956....	89,465.19
Depreciation charged for Head Office Equipment for 1956..	121,855.56
	<hr/> \$4,263,834.00

## SCHEDULE FOR PRO RATION OF ADMINISTRATION EXPENSES AND SERVICE OUTLAYS

Silicosis Account.....	\$ 102,664.00
Asbestosis Account.....	117.00
Special Hospital Account.....	18,818.00
Safety Associations.....	77,386.00
Schedule 2 Employers.....	226,709.00
Dominion of Canada.....	150,522.00
Province of Ontario.....	56,550.00
Schedule 1 Employers—	
Charged as Administration Expenses.....	\$3,266,918.16
Charged as Medical Service Outlays.....	364,149.84
	<hr/> 3,631,068.00
	<hr/> \$4,263,834.00*

\*Credit adjustment of \$701.73 for prior years to be subtracted from this amount due to adjustments of Schedule 2 administration receipts.

← The Board's microfilming operation conserves hundreds of square feet that would otherwise be occupied by claims files.

## **SPECIAL SERVICES**

### **MINE RESCUE WORK ACCOUNT, 1956**

Maintenance of Stations, Salaries and Supplies.....\$ 99,015.83

TOTAL CHARGED TO CLASS 5.....\$ 99,015.83

### **SPECIAL HOSPITAL ACCOUNT, 1956**

Payments for Services:

Toronto General Hospital.....	\$ 202,157.37
Toronto Western Hospital.....	45,755.00
Toronto St. Joseph's Hospital.....	3,000.00
	<u>250,912.37</u>

Pro Rata Share of the Board's Administration Expenses...	18,818.00
	<u>269,730.37</u>

Less:

Recoveries from Medical Aid and Other Accounts...	238,578.92
---	------------

TOTAL CHARGED TO SCHEDULE 1.....\$ 31,151.45

### **PARAPLEGIC ACCOUNT, 1956**

Doctors' Fees, Equipment and Supplies.....	\$ 25,078.91
--	--------------

TOTAL CHARGED TO SCHEDULE 1.....\$ 25,078.91

## GRANTS TO SAFETY OR ACCIDENT PREVENTION ASSOCIATIONS, 1956

Association	Class	Grant	Rental	Totals
Lumbermen's Safety Association..	1	\$ 92,000.00	\$ 3,665.00	\$ 95,665.00
Ontario Pulp and Paper Makers' Safety Association .....	2	27,350.00	2,681.00	30,031.00
Mines Accident Prevention Asso- ciation of Ontario.....	5	42,000.00	.....	42,000.00
Industrial Accident Prevention Associations.....	3, 4, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 23(0)	437,231.45	19,927.00	457,158.45
Class 20 Accident Prevention Asso- ciation of Ontario.....	20	112,300.00	4,978.00	117,278.00
Ontario Highway Construction Safety Association.....	21	62,433.00	1,165.00	63,598.00
Electrical Employers' Association of Ontario.....	22(0) 22(1)	48,000.00	3,328.00	51,328.00
Construction Safety Association of Ontario.....	24	172,300.00	2,451.00	174,751.00
		<u>\$993,614.45</u>	<u>\$38,195.00</u>	<u>\$1,031,809.45</u>
Pro Rata Share of the Board's Administration Expenses.....				77,386.00
TOTAL CHARGED TO SCHEDULE 1.....				<u>\$1,109,195.45</u>

## DEPOSIT ACCOUNT—W.C.B. HOSPITAL

As a service to patients at The Workmen's Compensation Board Hospital and Rehabilitation Centre, the Board cashes their compensation cheques and maintains a bank account for them. The amount held in this account at December 31, 1956, was \$17,269.00.

## STATEMENT OF EXPENSES

### Charged to Schedule 1 Employers:

Administration Expenses.....	\$ 3,266,918.16
Medical and Investigatory Service Outlays.....	364,149.84
Mine Rescue Work.....	99,015.83
Special Hospital Account.....	31,151.45
Paraplegic Account.....	25,078.91
Safety Association Expenses.....	1,109,195.45
The Workmen's Compensation Board Hospital and Rehabilitation Centre.....	59,987.50
Section 9 Expenses.....	42,184.95
Credit adjustment, prior years' expenses.....	—701.73
	-----
	\$ 4,996,980.36*
	-----

Charged to Schedule 2 Employers.....	\$ 226,709.00
Charged to Crown Dominion Employers.....	150,522.00
Charged to Crown Provincial Employers.....	56,550.00
	-----
	\$ 433,781.00
	-----

\*Does not include silicosis and asbestosis expenses, Class 5, or charges to all classes replenishing the Disaster Reserve and Second Injury Reserve Pension Fund Contingency Reserve.



# THE WORKMEN'S COMPENSATION BOARD HOSPITAL AND REHABILITATION CENTRE EXPENSES, 1956

	Total Expenses
Salaries.....	\$ 691,449.08
Travelling Expenses and Transportation.....	25,803.52
Stationery and Supplies.....	15,876.07
Telephone, Postage, Telegraph and Express.....	6,683.58
Rent.....	—1,751.14
Special Services, Sewage and Laundry.....	34,331.90
Insurance.....	10,110.72
Meals.....	180,883.55
Maintenance and Supplies.....	24,847.72
Hydro, Water and Heat.....	40,229.20
Equipment depreciated fully during year.....	9,523.19
Entertainment.....	3,226.41
Gasoline.....	2,388.06
Repair of Buildings.....	35,130.37
Equipment Rental and Repairs.....	1,801.41
Public Relations and Educational Activities.....	67.45
Board's Contribution to Staff Superannuation Fund.....	44,673.05
	<hr/>
	\$ 1,125,274.14
Plus:	
Pro Rata Share of the Board's expenses in administering the accounts reimbursing costs of operating W.C.B. Hospital..	84,867.18
Charged for part-time services of Head Office Staff rendered directly at W.C.B. Hospital.....	16,800.00
	<hr/>
	\$ 1,226,941.32
Adjustment for Depreciation:	
Depreciation charged for Equipment for 1956.....	10,988.43
	<hr/>
	\$ 1,237,929.75
Less:	
Recoveries from Medical Aid and Other Accounts.....	1,177,942.25
	<hr/>
TOTAL CHARGED TO SCHEDULE 1.....	\$ 59,987.50
	<hr/>

## SCHEDULE 1 ACCOUNTS

### TRAVELLING AND SPECIAL ADVANCES

Balance, January 1, 1956.....	\$	16,024.90	
Advanced during 1956.....		9,935.00	
Returned during 1956.....			\$ 4,102.00
Balance, December 31, 1956.....			21,857.90
	\$	25,959.90	\$ 25,959.90

### CANADA SAVINGS BONDS

Due from Staff, January 1, 1956.....	\$	101,043.73	
Purchased during 1956.....		153,200.00	
Repaid during 1956.....			\$ 136,269.67
Balance, December 31, 1956.....			117,974.06
	\$	254,243.73	\$ 254,243.73

### RESERVE FOR COMPENSATION DEFERRED

Balance, January 1, 1956.....	\$	22,134.18	
Awards during 1956.....		34,637.93	
Interest added.....		466.43	
Payments during 1956.....			\$ 37,913.60
Balance, December 31, 1956.....			19,324.94
	\$	57,238.54	\$ 57,238.54

### PENSION FUND

Balance, January 1, 1956.....	\$83,897,310.97	
Awards during 1956.....	10,231,857.97	
Interest added.....	2,852,975.33	
Payments during 1956.....		\$ 7,161,468.68
Balance, December 31, 1956.....		89,820,675.59
	\$96,982,144.27	\$96,982,144.27

## Schedule 1 Pensioners as at December 31, 1956

Male Workmen.....	14,585
Female Workmen.....	435
Widows and Foster Mothers.....	2,785
Children.....	2,252
Invalid Children.....	67
Parents, etc.....	108
	<u>20,232</u>

## PENSION FUND CONTINGENCY RESERVE

Balance, January 1, 1956.....	\$3,000,000.00	
Transferred from Classes.....	750,000.00	
Balance, December 31, 1956.....		\$3,750,000.00
	<u>\$3,750,000.00</u>	<u>\$3,750,000.00</u>

## ASBESTOSIS ACCOUNT

Balance, January 1, 1956.....	\$ 73,631.33	
Assessments received during 1956.....	11,068.46	
Expenses:		
X-Ray Examinations.....		\$ 1,565.00
Pro Rata Share of the Board's Administration Expenses.....		117.00
Balance, December 31, 1956.....		83,017.79
	<u>\$ 84,699.79</u>	<u>\$ 84,699.79</u>

## SILICOSIS ACCOUNT

Balance, January 1, 1956.....	\$2,105,626.23	
Assessments received during 1956.....	1,267,498.77	
Awards:		
Compensation.....	\$ 84,989.51	
Rehabilitation.....	38.55	
Pensions.....	974,957.00	
Medical Aid.....	153,278.14	
		<u>\$ 1,213,263.20</u>
Expenses:		
Salaries and Expenses of Examining Stations.....	\$113,147.13	
Silicosis Referee Board.....	15,545.19	
Medical Statistics Division.....	26,902.47	
		<u>155,594.79</u>
Pro Rata Share of the Board's Administration Expenses.....		102,664.00
Balance, December 31, 1956.....		1,901,603.01
	<u>\$3,373,125.00</u>	<u>\$3,373,125.00</u>
Balance, December 31, 1956 (as above).....	\$1,901,603.01	
Estimated Outstanding Liability.....		\$2,944,300.00
Liability unprovided for.....	1,042,696.99	
	<u>\$2,944,300.00</u>	<u>\$2,944,300.00</u>

## SECOND INJURY RESERVE

Balance, January 1, 1956.....	\$ 292,518.52	
Charged to Classes.....	101,798.58	
Transferred to Classes.....		\$ 86,224.00
Balance, December 31, 1956.....		308,093.10
	<hr/>	<hr/>
	\$ 394,317.10	\$ 394,317.10
	<hr/>	<hr/>

## DISASTER RESERVE

Balance, January 1, 1956.....	\$1,338,111.05	
Charged to Classes.....	407,194.30	
Transferred to Classes.....		\$ 414,108.00
Balance, December 31, 1956.....		1,331,197.35
	<hr/>	<hr/>
	\$1,745,305.35	\$1,745,305.35
	<hr/>	<hr/>

**STATEMENT OF RECONCILIATION**  
**BALANCE SHEET TO**  
**FINANCIAL STATEMENT BY CLASS AND GROUP**

Contingent and Operating Reserves	
(Balance Sheet—Exhibit 'A').....	\$ 6,289,203.37
Estimated Additional Liabilities	
(Balance Sheet—Exhibit 'A').....	20,297,900.00
	<hr/>
	\$26,587,103.37
Less:	
Assessments receivable and estimated adjustments on 1956	
and prior years' payrolls	
(Balance Sheet—Exhibit 'A').....	5,344,000.00
	<hr/>
BALANCE AT CREDIT OF CLASSES, December 31, 1956	
(Financial Statement by Class and Group).....	<u><u>\$21,243,103.37</u></u>

# **FINANCIAL STATEMENT AS AT DECEMBER 31, 1956, SCHEDULE 1** BY CLASS AND GROUP

Group and Class	Assessments and Compensation		Other Credits and Charges				Balance at December 31, 1956
	Assessments	Compensation and Medical Aid	All Other Income	All Other Outlays	Transfer To Reserves	Balance Forward Prior Years	
	\$	\$	\$	\$	\$	\$	\$
Group 010							
011	1,482,155.27	1,211,452.32					
013	753,942.68	810,396.46					
	458,104.27	427,216.73					
Class 1	2,694,202.22	2,449,065.51	138,329.49	380,024.63	91,074.53	—135,448.29	—223,081.25
Group 020							
022	709,486.76	572,994.37					
	1,687,605.08	959,831.44					
Class 2	2,397,091.84	1,532,825.81	31,237.77	205,418.01	62,311.65	1,036,549.13	1,664,323.27
Group 030							
Class 3	305,690.47	364,927.02	40,208.61	53,579.47	11,196.13	178,696.47	94,892.93
Group 040							
" 042	430,495.77	415,243.62					
	256,008.77	170,674.02					
Class 4	686,504.54	585,917.64	11,584.44	86,025.85	27,766.31	321,673.73	320,052.91
Group 051							
" 052	1,173,926.54	912,218.86					
" 053	997,260.77	867,546.61					
" 054	1,026,554.44	864,875.61					
	308,877.43	74,556.28					
Class 5	3,506,619.18	2,719,197.36	50,058.00	450,813.62	181,099.74	1,317,649.72	1,523,216.18



Group 060	421,824.50	344,083.92				
" 062	18,934.53	28,275.22				
" 063	639,298.52	445,334.34				
" 064	114,656.15	117,172.66				
Class 6	1,191,713.70	934,866.14	49,937.54	137,304.33	37,238.93	1,015,384.78
Group 070	1,090,142.09	664,077.92				
" 073	217,236.40	158,535.24				
Class 7	1,307,378.49	822,613.16	24,959.68	120,778.06	45,578.23	844,638.79
Group 080	1,021,470.05	749,642.67				
" 083	73,385.83	99,433.85				
Class 8	1,094,855.88	849,076.52	44,697.45	124,664.48	28,805.70	1,155,553.76
Group 090	199,036.67	198,743.75				
" 091	97,740.65	116,167.15				
" 092	81,006.87	11,287.17				
" 094	881,582.41	672,199.31				
" 095	148,150.13	155,188.16				
Class 9	1,407,516.73	1,153,585.54	16,340.08	169,447.23	46,054.96	549,684.77
Group 100	2,756,683.34	2,235,723.60				
" 104	405,110.14	297,876.58				
" 106	472,760.28	423,337.25				
Class 10	3,634,553.76	2,956,937.43	78,491.10	434,200.38	111,975.85	1,977,799.44
Group 110	721,737.54	417,072.83				
" 111	1,765,097.59	1,395,610.73				
" 113	124,634.89	96,840.81				
" 114	123,115.85	62,342.97				
Class 11	2,734,585.87	1,971,867.34	59,410.06	294,481.12	73,385.33	1,263,520.23
						1,717,782.37

# FINANCIAL STATEMENT—Continued

## BY CLASS AND GROUP

Group and Class	Assessments and Compensation		Other Credits and Charges				Balance at December 31, 1956	
	Assessments	Compensation and Medical Aid	All Other Income		All Other Outlays		Balance Forward Prior Years	
	\$	C.	\$	C.	\$	C.	\$	C.
Group 120	243,132.62							
" 121	146,999.90		158,699.02					
" 122	186,697.24		117,095.99					
" 123	28,318.66		230,506.83					
" 124	156,883.56		16,674.16					
" 125	14,671.34		136,826.89					
			25,710.83					
Class 12	776,703.32		685,513.72		100,701.80		885,198.89	884,378.84
Group 130	167,957.82							
" 131	270,488.76		250,196.76					
			133,266.69					
Class 13	438,446.58		383,463.45		56,301.03		265,728.18	262,144.67
Group 140	292,495.08							
Class 14	292,495.08		348,725.42		51,634.84		216,149.19	114,747.75
Group 150	456,675.76							
" 151	428,866.14		334,964.72					
" 153	181,960.23		505,061.40					
" 154	97,524.48		147,564.41					
" 155	260,337.80		45,149.24					
" 156	23,601.80		234,188.89					
			13,913.12					
Class 15	1,448,966.21		1,280,841.78		195,746.93		861,245.19	928,696.17

Group 160	118,195.50	154,349.38					
" 161	83,959.64	91,255.99					
" 163	390,502.75	302,521.67					
Class 16	592,657.89	548,127.04	33,555.30	80,477.34	26,427.23	347,893.25	319,074.83
Group 170	333,146.25	328,416.91					
" 171	124,225.42	105,931.80					
Class 17	457,371.67	434,348.71	9,914.75	63,772.13	19,609.15	248,107.23	197,663.66
Group 180	109,844.05	110,195.98					
" 181	141,569.48	71,211.62					
Class 18	251,413.53	181,407.60	10,434.93	27,006.92	8,464.68	265,678.28	310,647.54
Group 190	140,211.47	130,368.45					
" 191	347,810.85	438,625.90					
Class 19	488,022.32	568,994.35	107,300.06	83,541.14	17,474.28	469,342.62	394,655.23
Group 200	1,555,284.68	1,171,011.03					
" 201	553,731.28	488,405.47					
" 202	75,041.09	68,164.03					
" 203	194,255.24	177,690.50					
Class 20	2,378,312.29	1,905,271.03	78,163.11	355,261.74	58,535.90	983,727.87	1,121,134.60
Group 210	851,869.95	810,141.79					
" 211	1,052,046.29	792,971.40					
Class 21	1,903,916.24	1,603,113.19	38,632.63	249,707.81	49,944.94	338,749.38	378,532.31
Group 221	234,166.46	118,354.04					
" 222	500,591.35	403,377.57					
" 223	793,753.37	893,685.61					
Class 22	1,528,511.18	1,415,417.22	33,454.23	221,845.23	42,404.38	797,923.57	680,222.15

# **FINANCIAL STATEMENT—Continued** **BY CLASS AND GROUP**

Group and Class	Assessments and Compensation		Other Credits and Charges					Balance at December 31, 1956
	Assessments	Compensation and Medical Aid	All Other Income	All Other Outlays	Transfer To Reserves	Balance Forward Prior Years		
Group 230	\$	\$	\$	\$	\$	\$	\$	
" 231	554,113.91	361,418.91						
" 232	291,725.43	283,754.06						
	21,157.30	33,666.44						
Class 23	866,996.64	678,839.41	29,255.17	88,860.36	32,781.45	601,903.12	697,673.71	
Group 240	5,451,842.35	4,333,242.29						
" 244	1,256,096.17	1,103,025.66						
" 245	380,406.46	359,983.78						
Class 24	7,088,344.98	5,796,251.73	143,385.10	846,713.39	157,938.74	2,362,448.37	2,793,274.59	
Group 250	285,373.75	209,882.48						
" 251	320,917.05	208,744.38						
" 252	243,832.24	236,267.38						
" 253	41,086.08	53,003.28						
" 254	333,565.41	305,846.07						
" 255	18,675.64	29,006.45						
Class 25	1,243,450.17	1,042,750.04	28,719.41	118,672.52	19,099.12	548,044.00	639,691.90	
Schedule 1	40,719,320.78	33,213,944.16	1,275,858.32*	4,996,980.36**	1,258,992.88***	18,717,841.67	21,243,103.37	

\*Includes Section 9, \$180,409.87; Section 85, \$11.50; Section 107, \$7,280.56; Section 113-3, \$2,373.87; Accident Cost Refunds, \$21.00; Blind, \$265.92; Interest, \$585,163.60; Transfer from Disaster Reserve, \$414,108.00, and Transfer from Second Injury Reserve, \$86,224.00.

\*\*Includes Safety Associations, \$1,109,195.45; Section 9, \$42,184.95; Mine Rescue Work, \$99,015.83; W.C.B. Hospital, \$59,987.50; Special Hospital, \$31,151.45; Paraplegic, \$25,078.91; Medical and Investigatory Service Outlays, \$364,149.84, and Administration, \$3,266,216.43

\*\*\*Includes Transfers to Disaster Reserve, \$407,194.30; Second Injury Reserve, \$101,798.58, and Pension Fund Contingency Reserve, \$750,000.00.

## SCHEDULE 2 AWARDS, 1956

	Awards Not Pensions	Pensions	Totals
Municipal Corporations, etc.....	\$1,012,112.06	\$ 423,485.25	\$1,435,597.31
Steam Railroads.....	1,060,389.51	663,468.25	1,723,857.76
Electric Railroads.....	5,801.34		5,801.34
Navigation Companies.....	197,355.52	90,140.60	287,496.12
Telephone and Telegraph Companies.....	24,393.17		24,393.17
Dominion Crown Cases*.....	552,008.51	248,289.00	800,297.51
Provincial Crown Cases.....	308,875.21	187,439.50	496,314.71
Tuberculosis Account.....	193,554.08	24,482.25	218,036.33
	<u>\$3,354,489.40</u>	<u>\$1,637,304.85</u>	<u>\$4,991,794.25</u>

\*Prior to January 1, 1955, the Canadian National Railways' account was included in Dominion Crown Cases. In order to establish proper significance in this statement, this account is now included in Steam Railroads.

## SCHEDULE 2 ACCOUNTS

### EMPLOYERS' DEPOSITS UNDER SECTION 29

Cash in bank and invested, January 1, 1956.....	\$5,542,206.79	
Deposits received from Employers.....	375,985.95	
Interest received.....	218,430.91	
Paid to Pensioners*.....		\$ 489,900.03
Cash in bank and invested, December 31, 1956.....		5,646,723.62
	<u>\$6,136,623.65</u>	<u>\$6,136,623.65</u>

### EMPLOYERS' DEPOSITS UNDER SECTION 33

Cash in bank, January 1, 1956.....	\$ 139,739.21	
Deposits received from Employers.....	3,676,417.01	
Payments made — *Compensation, Rehabilitation and Medical Aid.....		\$3,659,528.85
Cash in bank, December 31, 1956.....		156,627.37
	<u>\$3,816,156.22</u>	<u>\$3,816,156.22</u>

### DEFERRED AWARDS (Claimants' Monies)

Cash in bank and invested, January 1, 1956.....	\$ 9,560.99	
Interest received.....	245.71	
Paid to Claimants.....		\$ 338.42
Cash in bank and invested, December 31, 1956.....		9,468.28
	<u>\$ 9,806.70</u>	<u>\$ 9,806.70</u>

## TUBERCULOSIS ACCOUNT

Balance in Account, January 1, 1956.....	\$ 5,874.28	
Deposits received from Province of Ontario.....	203,063.59	
Payments made—Compensation, Rehabilitation and Medical Aid.....		\$ 196,059.30
Balance in Account, December 31, 1956.....		12,878.57
	<hr/>	<hr/>
	\$ 208,937.87	\$ 208,937.87
	<hr/>	<hr/>

## INVESTMENT RESERVE

Cash in bank and invested, January 1, 1956.....	\$ 171,415.03	
Transferred to interest for Section 29.....		\$ 25,784.31
Cash in bank and invested, December 31, 1956.....		145,630.72
	<hr/>	<hr/>
	\$ 171,415.03	\$ 171,415.03
	<hr/>	<hr/>

## \*Schedule 2 Pensioners as at December 31, 1956

Male Workmen.....	2,666
Female Workmen.....	50
Widows and Foster Mothers.....	1,027
Children.....	530
Invalid Children.....	18
Parents, etc.....	36
	<hr/>
	4,327
	<hr/>

## SUPERANNUATION FUND

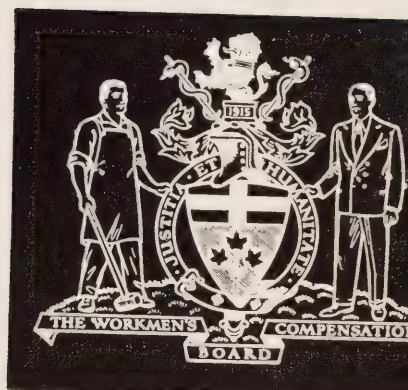
Cash in bank and invested, January 1, 1956.....	\$3,673,382.29	
Contributions by Board and Staff.....	547,319.37	
Interest received.....	130,736.46	
Contributions refunded.....		\$ 59,493.20
Pensions paid.....		45,035.66
Cash in bank and invested, December 31, 1956.....		4,246,909.26
	<hr/>	<hr/>
	\$4,351,438.12	\$4,351,438.12
	<hr/>	<hr/>



# 1955

## ONTARIO

FACTS and FIGURES . . .



CLAIMS  
FOR  
WORK  
INJURIES  
SETTLED  
DURING  
1955

STATISTICAL REPORT

Workmen's Compensation Board  
Ontario

10 HARBOUR STREET

TORONTO



## Preface

The Board is pleased to again publish statistical tables, based on work injuries settled during 1955, as has been done since 1949.

Many who read this report will have seen our request for the number of hours worked by all employees, and the average number of employees for the years 1954 and 1955. This was enclosed with the Payroll Statement Forms sent out at the beginning of 1956. The information submitted is definitely being put to good use. Man hours, as received, are being used as the basis for compiling frequency rates (number of settled work injuries per million man hours of exposure) for the Province of Ontario. These are being correlated with similar calculations for the other nine provinces. The information thus obtained will prove invaluable in pinpointing the sources of work injuries and thereby prove beneficial for accident prevention work, not only in Ontario, but all of Canada.

Comparisons will also be made between frequency rates of individual firms and those of the groups for rating, to which they belong. When this information is compiled we will be pleased to provide information from the assembled data to interested parties.

While the returns in answer to the request were gratifying, it is hoped that a greater response will come in answer to the 1957 query, which will concern the year 1956.

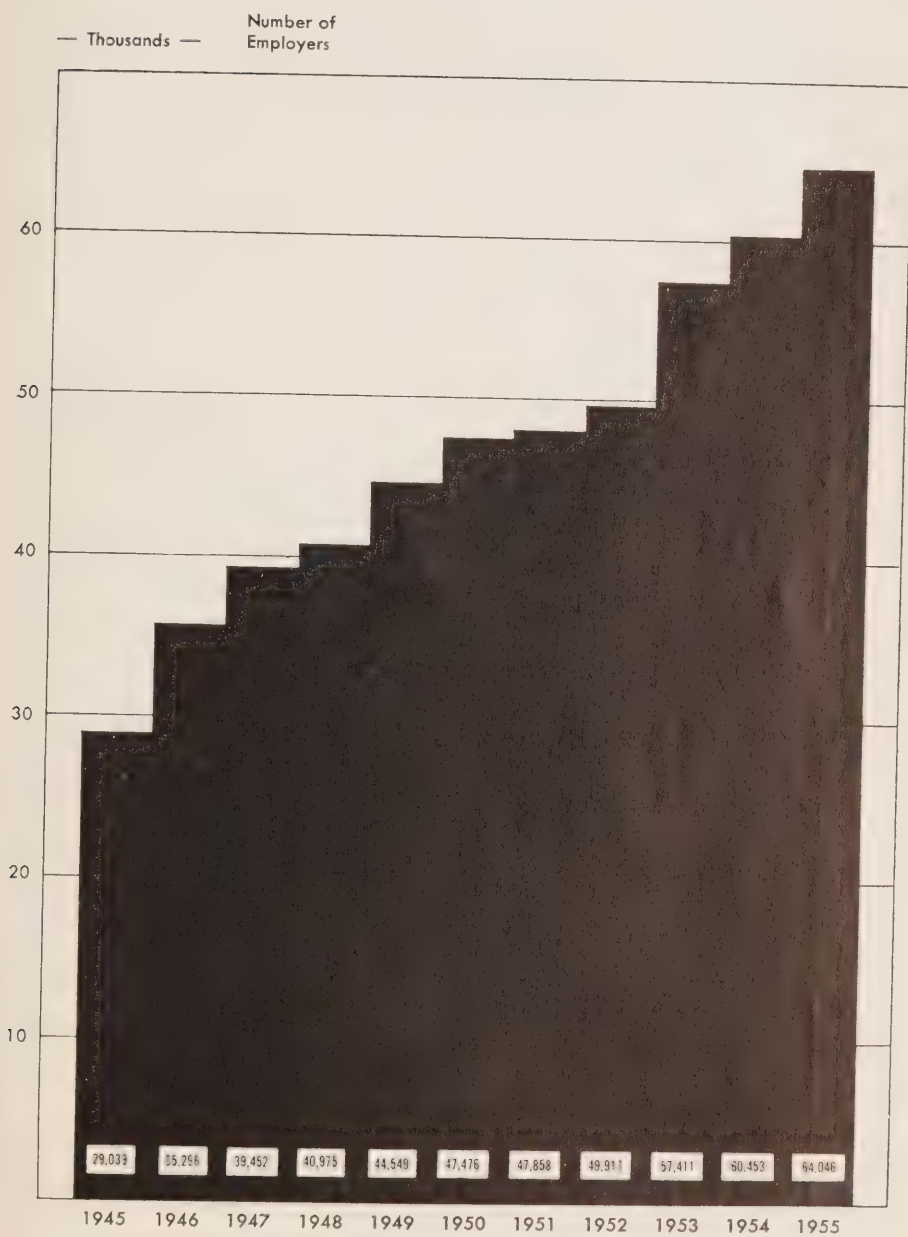
The information in this report refers to work injuries settled during 1955 only, regardless of the year of origin. We must caution, therefore, against the comparison of the data contained in this report with that from other sources unless it is known that the other concerns 1955 settled cases for Ontario also.

As in past years, we welcome any criticism which might prove instrumental in getting this publication closer to its objective of facilitating the work of accident prevention, by pointing to the record.



## EMPLOYERS COVERED

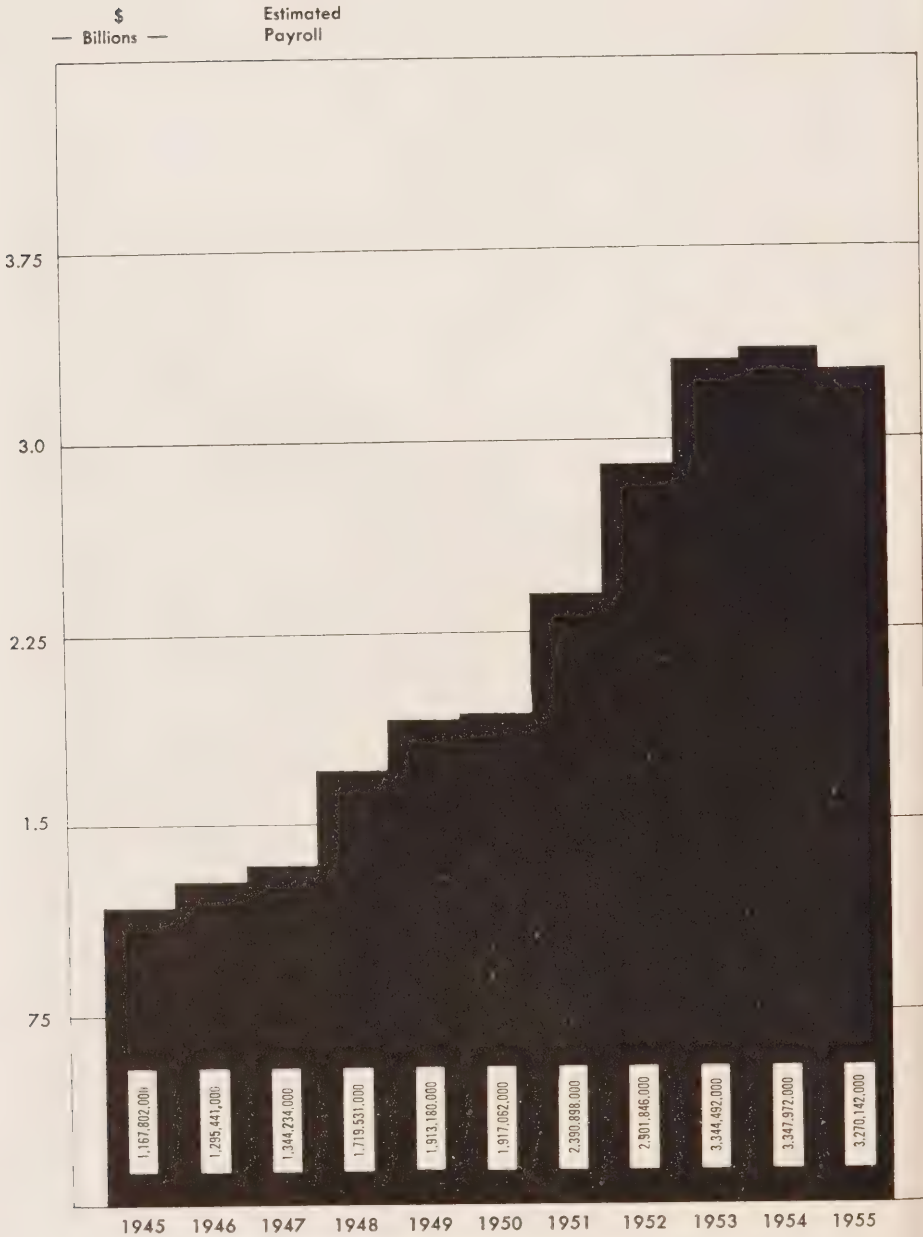
— SCHEDULE I 1955 —



At December 31st 1955

## PAYROLL COVERED

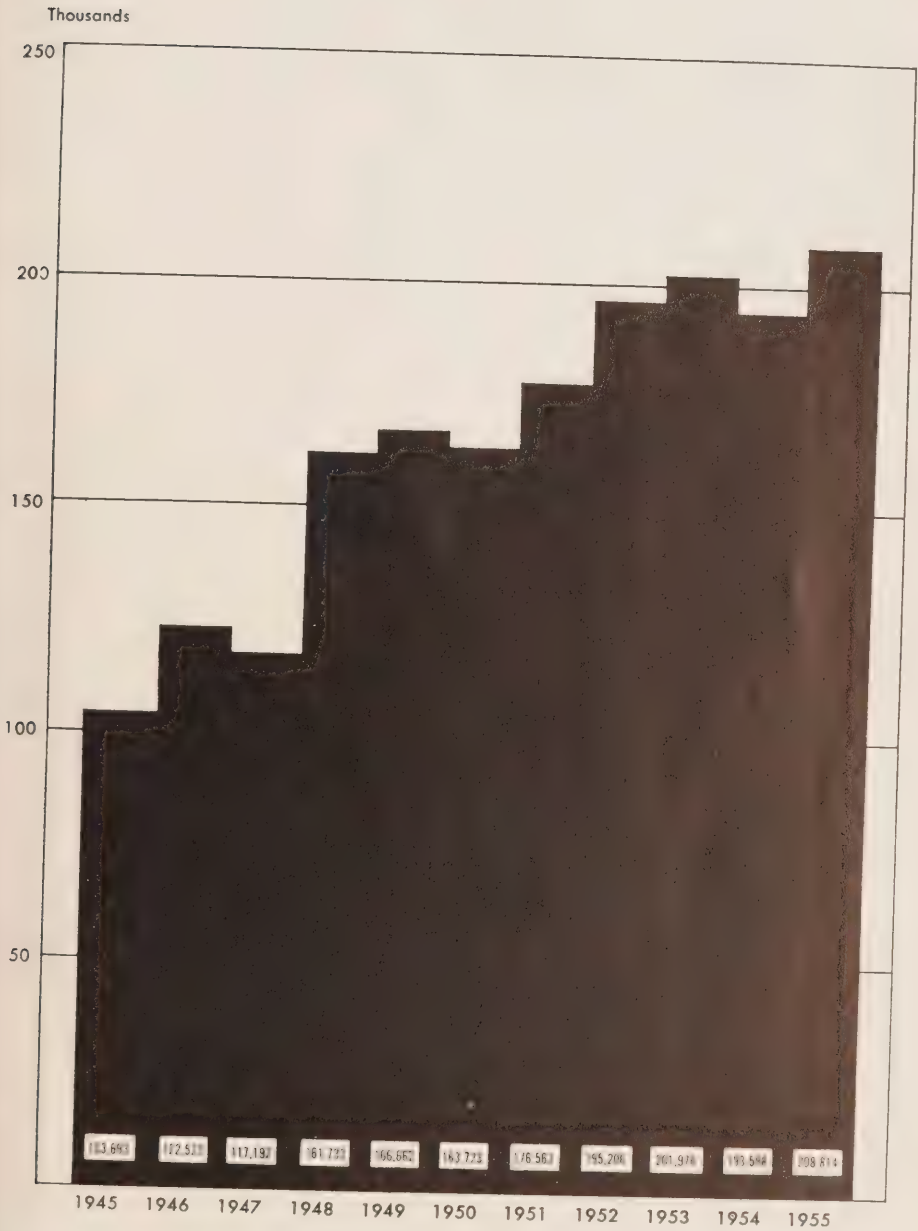
— SCHEDULE 1 1955 —



Payroll Upon Which Receipts During Year Based

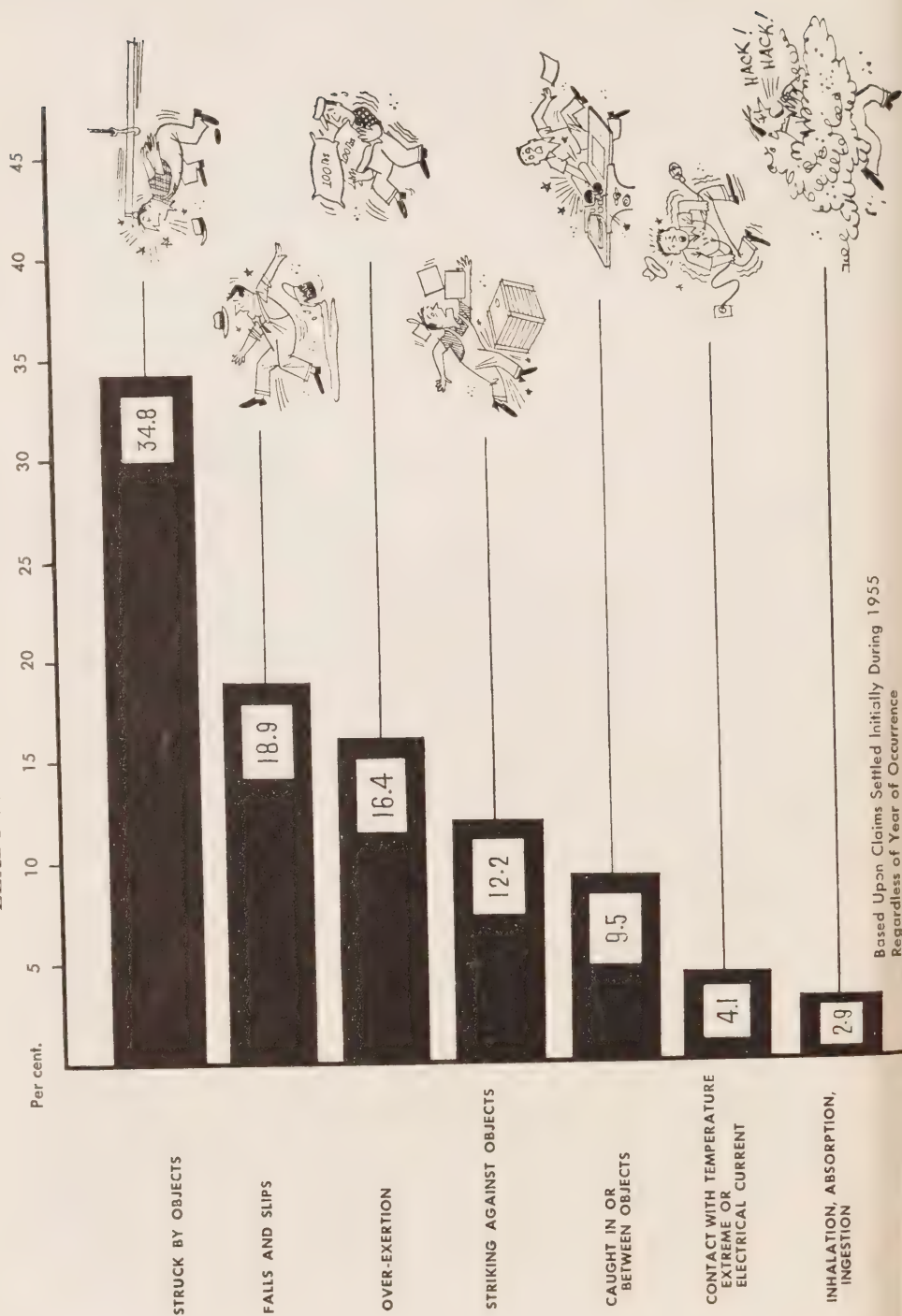


# CLAIMS FOR WORK INJURIES INVOLVING PAYMENT 1945-1955

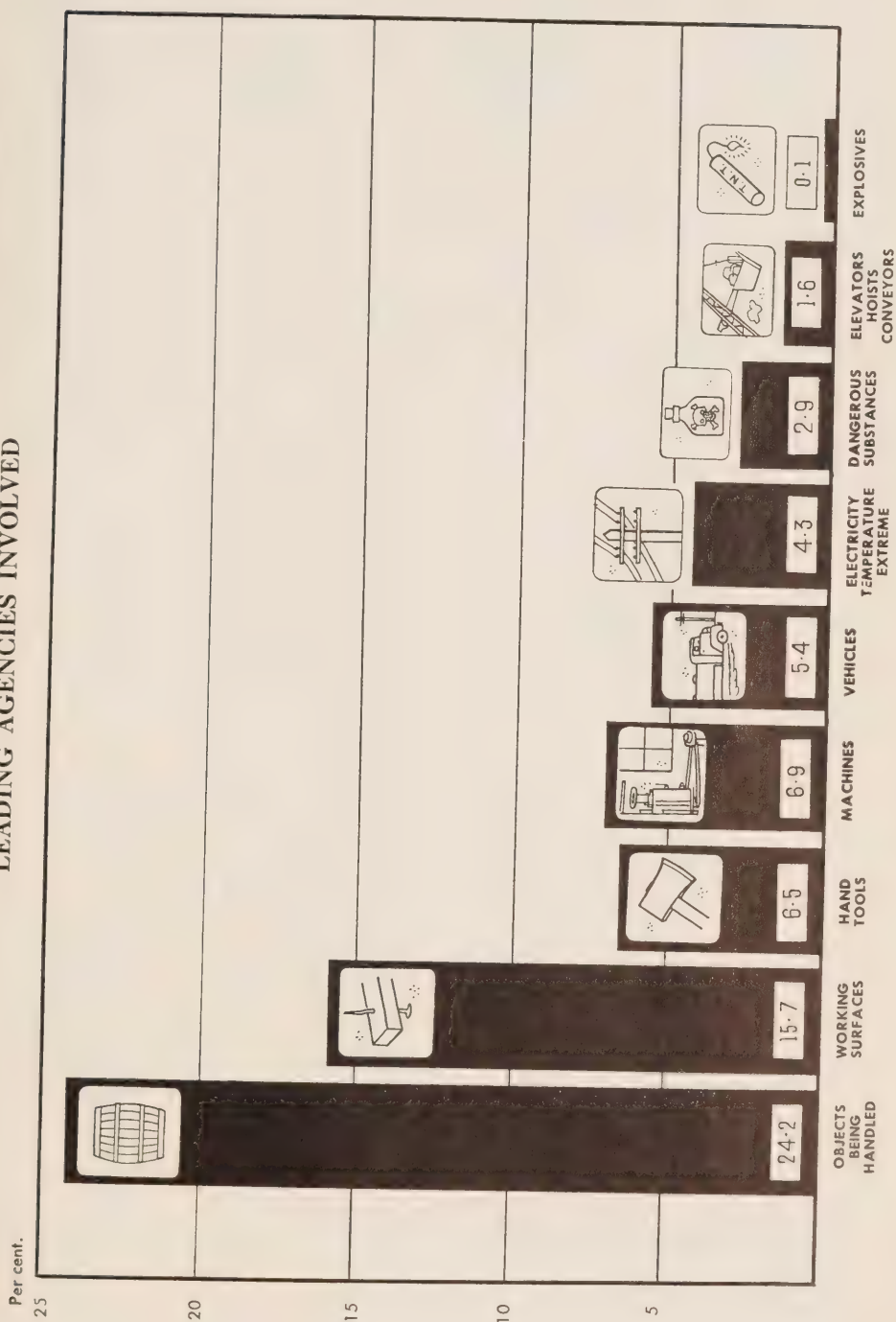


Based Upon Claims Settled Initially in the Year Designated

# WORK INJURIES SETTLED DURING 1955 INVOLVING COMPENSATION PAYMENT LEADING WORK INJURY TYPES

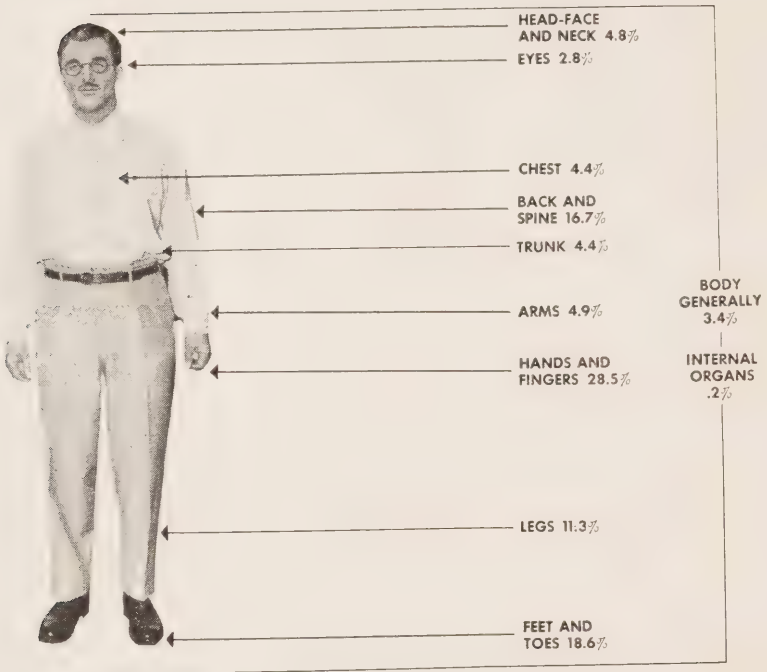


# WORK INJURIES SETTLED DURING 1955 INVOLVING COMPENSATION PAYMENT LEADING AGENCIES INVOLVED



## WORK INJURIES INVOLVING COMPENSATION PAYMENT 1955

### PART OF BODY INVOLVED



The breakdown of injuries represented above refers to the compensable injuries settled initially during 1955.

Many of these injuries might have been prevented, or their seriousness greatly reduced, had some of the safety equipment shown on the opposite page been used.

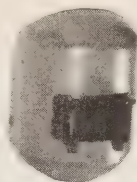
The articles shown there, are a very small sample of the many excellent safety devices available to industry.



WOODEN  
SAFETY CLOG  
With  
Protected Toe



FOOT GUARD



WELDER'S HELMET



SAFETY LAMP  
For use in gaseous  
areas to measure  
the contamination



FOOT AND SHIN GUARD  
Used by men working  
around areas where falling  
objects are a hazard



WOODEN SOLE CLOG  
For use by workmen  
exposed to acids and  
in hot beds



AIR PAK  
For use in supplying pure  
oxygen to the wearer

## STATISTICAL REPORT

### DETAILED TABLES, 1955

The full details involved in the diagrams set forth in the preceding section are as follows:

#### ESTIMATED PAYROLL, SCHEDULE 1

YEAR	PAYROLL
1945.....	\$ 1,167,802,000
1946.....	1,295,441,000
1947.....	1,344,234,000
1948.....	1,719,531,000
1949.....	1,913,180,000
1950.....	1,917,062,000
1951.....	2,390,898,000
1952.....	2,901,846,000
1953.....	3,344,492,000
1954.....	3,347,972,000
1955.....	3,270,142,000

#### ESTIMATED PAYROLL, SCHEDULE 1 COVERED BY ASSESSMENTS RECEIVED DURING 1955

CLASS	PAYROLL
1.....	\$ 42,591,000
2.....	110,066,000
3.....	34,233,000
4.....	39,910,000
5.....	147,081,000
6.....	63,689,000
7.....	79,824,000
8.....	34,776,000
9.....	98,032,000
10.....	467,002,000
11.....	333,977,000
12.....	139,475,000
13.....	23,620,000
14.....	37,678,000
15.....	185,987,000
16.....	80,529,000
17.....	71,579,000
18.....	86,465,000
19.....	137,195,000
20.....	116,942,000
21.....	45,727,000
22.....	265,352,000
23.....	21,805,000
24.....	326,480,000
25.....	280,127,000
	<hr/>
	\$3,270,142,000*

\*Individual earnings in excess of \$4,000 per annum taken as \$4,000.



## NUMBER OF EMPLOYERS UNDER SCHEDULE 1 OF THE ACT

YEAR	EMPLOYERS
1945.....	29,039
1946.....	35,296
1947.....	39,452
1948.....	40,975
1949.....	44,549
1950.....	47,476
1951.....	47,858
1952.....	49,917
1953.....	57,411
1954.....	60,453
1955.....	64,046

NUMBER OF FIRMS IN SCHEDULE 1, BY CLASSES AND GROUPS,  
DECEMBER 31, 1955

[illegible]

The tremendous increase in industrial activity, in Ontario, in post war years is reflected by the increase shown, in the tables preceding, in number of employers and payroll covered under Schedule 1 of the Act. It should be noted, however, that part of this increase is due to the extension of coverage to new industries and increase of the payroll base by raising the maximum benefits available under the Act. The removal of the number limit, effective January 1, 1953, brought a large number of small employers under the Act where any employment of a workman occurred. Previously, if less than four or six were employed in certain industries, the establishment was not compulsively covered.

### REJECTED CLAIMS, 1955

During 1955, there were 10,937 claims rejected by the Board and 247 claims in which no payment was made or further action possible by reason of full and final particulars not being supplied. The majority of these cases were not claims in the true sense of the word because they did not arise out of and in the course of employment, or were not within the terms of the Act by reason of occurrence in an excluded industry. It should be noted, however, that it is absolutely necessary for all incidents involving injury during employment, and requiring medical aid or disabling a workman for more than four calendar days, to be reported since only the Board has the right to decide whether or not a case is allowable.

CLAIMS FOR WORK INJURIES INVOLVING PAYMENT

TYPE OF CLAIM	YEAR										
	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955
Medical Aid Only											
Schedule 1	58,575	72,567	70,461	99,103	105,106	105,255	115,802	124,331	129,351	121,318	130,895
Schedule 2 and Crown	2,723	3,844	6,822	10,801	12,133	12,746	13,684	13,607	14,116	14,352	16,435
Totals	61,298	76,411	77,283	109,904	117,239	118,001	129,486	137,938	143,467	135,670	147,330
Temporary Disability											
Schedule 1	32,637	37,456	33,473	42,247	40,504	37,226	38,979	47,638	48,970	48,952	52,259
Schedule 2 and Crown	7,104	5,970	5,271	7,143	6,896	6,594	6,031	7,164	7,022	6,696	7,025
Totals	39,741	43,426	38,744	49,390	47,400	43,820	45,010	54,802	55,992	55,648	59,284
Permanent Disability											
Schedule 1	2,087	2,235	878	1,938	1,610	1,538	1,618	1,937	1,977	1,808	1,756
Schedule 2 and Crown	234	205	128	261	130	139	157	220	221	186	166
Totals	2,321	2,440	1,006	2,199	1,740	1,677	1,775	2,157	2,198	1,994	1,922
Death											
Schedule 1	257	195	106	179	206	166	214	241	265	232	221
Schedule 2 and Crown	76	51	53	61	77	59	78	68	54	44	57
Totals	333	246	159	240	283	225	292	309	319	276	278
GRAND TOTALS	103,693	122,523	117,192	161,733	166,662	163,723	176,563	195,206	201,976	193,588	208,814*

\*See later table for breakdown by class.

## NUMBER OF CLAIMS FOR WORK INJURIES SETTLED DURING 1955

CLASS	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
1.....	2,436	4,155	130	17	6,738
2.....	4,506	2,468	62	15	7,051
3.....	1,521	652	30	1	2,204
4.....	2,422	1,195	80	2	3,699
5.....	5,739	2,708	129	27	8,603
6.....	3,320	1,267	28	5	4,620
7.....	3,185	584	61	3	3,833
8.....	2,640	1,066	48	3	3,757
9.....	6,456	1,700	63	8	8,227
10.....	18,727	4,728	250	17	23,722
11.....	16,176	3,103	113	5	19,397
12.....	3,181	936	29	5	4,151
13.....	870	382	18	1	1,271
14.....	1,589	692	10	.....	2,291
15.....	6,344	2,570	73	10	8,997
16.....	2,415	775	40	2	3,232
17.....	1,656	750	37	2	2,445
18.....	1,643	577	11	2	2,233
19.....	2,825	960	36	1	3,822
20.....	6,238	3,551	67	17	9,873
21.....	2,973	1,727	57	14	4,771
22.....	6,940	2,845	65	23	9,873
23.....	1,750	733	29	17	2,529
24.....	18,405	9,356	228	21	28,010
25.....	6,938	2,779	62	3	9,782
Totals.....	130,895	52,259	1,756	221	185,131
Schedule 2.....	7,935	3,176	85	36	11,232
Crown Cases.....	8,500	3,849	81	21	12,451
GRAND TOTALS....	147,330	59,284	1,922	278	208,814

YEAR OF OCCURRENCE OF CLAIMS FOR WORK INJURIES  
SETTLED DURING 1955

TYPE OF CLAIM	Prior to 1953	1953	1954	1955	TOTALS
Medical Aid Only.....	132	590	15,083	131,525	147,330
Temporary Disability.....	358	1,000	11,015	46,911	59,284
Permanent Disability.....	315	464	665	478	1,922
Death.....	2	3	59	214	278
TOTALS.....	807	2,057	26,822	179,128	208,814

CLAIMS FOR WORK INJURIES REOPENED DURING 1955  
FOR FURTHER PAYMENT

	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
Schedule 1.....	5,403	456	490	238	6,587
Schedule 2.....	386	69	38	45	538
Crown Cases.....	345	46	29	29	449
TOTALS.....	6,134	571	557	312	7,574

## TIME LOSS, AVERAGE AGE, AND AVERAGE WAGE, 1955

CLASS	TIME LOSS						AGE	WAGE**
	TEMPORARY DISABILITY		PERMANENT DISABILITY*		DEATH CASES		Average Age (Years)	Average Weekly Wage
	Total Days	Average Days	Total Days	Average Days	Total Days	Average Days		
1	136,478	32.85	39,920	307.08	2	.12	33.99	55.25
2	74,819	30.32	14,802	238.74	1	.07	34.60	74.52
3	14,650	22.47	3,275	109.17	...	...	38.51	54.04
4	29,564	24.74	11,846	148.08	...	...	36.67	50.50
5	95,099	35.12	41,559	322.16	14	.52	33.66	76.82
6	33,898	26.75	8,273	295.46	...	...	34.05	62.69
7	29,112	49.85	14,375	235.66	...	...	39.69	75.89
8	33,178	31.12	14,121	294.19	82	27.33	39.01	66.32
9	47,465	27.92	13,766	218.51	18	2.25	37.00	67.08
10	122,154	25.84	42,299	169.20	12	.71	35.37	61.96
11	90,156	29.05	26,419	233.80	...	...	36.43	64.83
12	27,379	29.25	5,832	201.10	314	62.80	37.44	61.28
13	11,155	29.20	5,809	322.72	...	...	39.00	57.35
14	17,704	25.58	1,553	155.30	...	...	36.20	57.27
15	67,414	26.23	15,891	217.68	402	40.20	35.89	54.57
16	19,300	24.90	9,477	236.93	...	...	37.53	58.91
17	20,494	27.33	6,251	168.95	17	8.50	38.26	51.16
18	13,986	24.24	4,671	424.64	...	...	35.57	43.40
19	22,370	23.30	4,505	125.14	11	11.00	33.14	58.45
20	93,322	26.28	19,192	286.45	6	.35	34.74	61.66
21	55,452	32.11	19,605	343.95	...	...	33.34	65.15
22	75,599	26.57	15,808	243.20	26	1.13	36.98	52.75
23	27,974	38.16	10,408	358.90	793	46.65	35.05	70.94
24	263,293	28.14	76,920	337.37	...	...	33.74	62.36
25	70,140	25.24	14,676	236.71	...	...	36.73	40.51
Sch. 2	95,473	30.06	27,286	321.01	22	.61	38.49	63.93
Crown	117,904	30.63	19,640	242.47	...	...	39.65	56.71
ALL.....	1,705,532	28.77	488,179	254.00	1,720	6.19	35.75	60.64

\*Time loss in permanent disability cases to date pension awarded.

\*\*Average wage basis on total earnings not total compensation basis.



## AGE GROUP BY TYPE OF WORK INJURY, 1955

AGE GROUPS	In Temporary Cases		In Permanent Cases		In Death Cases		IN ALL CASES	
	M	F	M	F	M	F	M	F
Under 16 years.....	101	25	4	1	..	..	105	26
16 to 19 years.....	3,678	409	81	12	6	..	3,765	421
20 to 24 years.....	7,672	398	178	6	35	..	7,885	404
25 to 29 years.....	8,540	374	213	4	41	..	8,794	378
30 to 34 years.....	7,868	383	213	10	35	..	8,116	393
35 to 39 years.....	6,159	386	207	11	37	..	6,403	397
40 to 44 years.....	5,698	371	181	7	27	..	5,906	378
45 to 49 years.....	4,644	325	179	12	21	..	4,844	337
50 to 54 years.....	4,015	259	185	6	25	..	4,225	265
55 to 59 years.....	2,916	205	148	6	12	..	3,076	211
60 to 64 years.....	1,880	97	106	2	16	..	2,002	99
65 years and over.....	1,570	65	117	6	16	..	1,703	71
Age not specified.....	1,178	68	24	3	7	..	1,209	71
TOTALS.....	55,919	3,365	1,836	86	278	..	58,033	3,451

If we assume that the average life expectancy is now 70 years, from the foregoing table we can determine that the total prospective years of living, which were taken from the 278 people killed, total 8,550.

If one person, alive today, had been privileged to live all that time, he would have been born in 6594 B.C., over 2,500 years before the first known use of copper by man.

This serves to dramatize the tragedy of industrial fatalities, but we should remember the improving, but still too high, number of permanent disability cases which take their toll not only in disability, but in immeasurable mental and physical suffering as well.

## AGE GROUP, BY CLASS

Class	Under 16		16 to 19		20 to 24		25 to 29		30 to 34		35 to 39		40 to 44	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F
1	6	....	412	7	700	7	651	5	492	4	396	3	363	6
2	1	....	123	1	384	6	538	12	413	8	261	7	220	2
3	1	....	50	2	83	1	62	5	71	4	52	....	69	2
4	5	....	155	10	167	5	139	8	122	....	98	2	103	4
5	1	....	98	....	414	4	551	1	541	2	385	2	291	1
6	1	....	80	2	209	4	197	1	184	6	128	4	136	....
7	1	....	7	1	51	....	90	1	92	....	85	....	87	1
8	1	....	27	....	102	....	127	....	171	....	156	1	121	3
9	....	....	59	1	200	3	255	....	267	1	226	4	189	1
10	11	3	329	68	579	68	679	66	663	91	533	65	476	39
11	8	1	176	3	418	5	428	4	466	2	405	5	351	4
12	....	....	43	8	117	7	128	7	129	7	103	5	87	7
13	....	....	11	1	42	2	52	....	57	....	43	....	40	....
14	1	....	24	11	67	18	94	8	108	6	80	14	69	10
15	7	6	228	40	301	24	299	29	306	27	257	35	266	46
16	1	....	51	16	90	17	90	8	83	7	75	10	82	7
17	1	1	51	10	68	16	71	25	62	21	63	21	81	20
18	1	....	38	29	34	32	41	30	32	35	32	23	39	20
19	10	3	167	36	136	18	117	17	73	13	61	9	74	11
20	2	1	150	1	464	2	660	1	614	....	440	1	398	2
21	1	....	135	....	286	....	287	....	236	....	200	1	191	....
22	18	2	228	29	324	20	369	31	330	23	288	25	253	24
23	....	....	27	3	112	4	141	4	115	2	85	....	84	1
24	10	....	659	1	1,537	1	1,642	1	1,361	....	1,005	2	904	2
25	12	8	146	116	252	100	257	79	198	92	180	103	192	98
Schedule 2	3	1	118	8	375	12	424	12	451	10	375	16	357	17
Crown...	2	....	173	17	373	28	405	23	479	32	391	39	383	50
TOTALS...	105	26	3,765	421	7,885	404	8,794	378	8,116	393	6,403	397	5,906	378

## OF INDUSTRY, 1955

45 to 49		50 to 54		55 to 59		60 to 64		65 and Over		Not Specified		TOTALS	
M	F	M	F	M	F	M	F	M	F	M	F	M	F
336	2	311	1	211	2	134	.....	117	.....	136	.....	4,265	37
175	5	164	2	115	.....	66	1	29	1	11	.....	2,500	45
54	.....	59	3	56	.....	37	1	48	.....	20	3	662	21
98	2	86	7	72	.....	77	.....	82	.....	34	1	1,238	39
192	2	155	1	113	1	38	.....	20	1	50	.....	2,849	15
94	.....	100	.....	49	.....	27	1	32	.....	43	2	1,280	20
56	1	69	.....	53	.....	19	.....	29	.....	5	.....	644	4
99	.....	116	1	74	.....	48	1	49	.....	20	.....	1,111	6
176	1	122	.....	78	.....	74	.....	63	1	50	.....	1,759	12
361	28	312	18	228	12	146	2	136	2	73	7	4,526	469
288	5	258	1	158	.....	102	.....	85	.....	48	.....	3,191	30
80	7	89	5	56	4	40	1	28	1	11	.....	911	59
35	.....	45	1	27	.....	19	.....	18	.....	8	.....	397	4
48	1	45	4	36	2	25	1	18	.....	10	2	625	77
211	38	159	26	120	23	77	11	73	5	30	9	2,334	319
67	6	61	2	57	7	38	.....	32	.....	8	2	735	82
52	14	64	7	39	8	35	3	41	5	8	2	636	153
30	28	27	16	20	15	18	3	16	7	15	9	343	247
60	13	43	3	38	8	31	1	42	1	11	1	863	134
314	1	220	2	139	.....	72	.....	66	.....	84	1	3,623	12
143	.....	107	1	78	1	33	1	32	.....	65	.....	1,794	4
231	18	202	26	155	22	114	12	134	6	43	6	2,689	244
57	4	53	2	29	1	22	.....	17	.....	16	.....	758	21
793	2	601	1	355	.....	222	.....	208	2	295	1	9,592	13
157	95	166	79	135	64	85	37	92	23	58	20	1,930	914
279	15	259	15	234	14	168	8	97	4	25	.....	3,165	132
358	49	332	41	351	27	235	15	99	12	32	5	3,613	338
4,844	337	4,225	265	3,076	211	2,002	99	1,703	71	1,209	71	58,033	3,451

## SEX AND MARITAL CONDITION OF INJURED WORKERS, 1955

Sex and Marital Condition	Temporary Disability	Permanent Disability	Death	TOTALS
Males:				
Married.....	32,362	1,223	193	33,778
Single.....	15,002	401	40	15,443
Widowed.....	390	20	2	412
All Other.....	170	9	1	180
Not Specified.....	7,995	183	42	8,220
Totals.....	55,919	1,836	278	58,033
Females:				
Married.....	1,641	36	....	1,677
Single.....	929	31	....	960
Widowed.....	271	8	....	279
All Other.....	101	2	....	103
Not Specified.....	423	9	....	432
Totals.....	3,365	86	....	3,451
GRAND TOTALS.....	59,284	1,922	278	61,484

## MONTH OF OCCURRENCE OF WORK INJURIES, 1955

Month of Occurrence	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
January.....	10,139	4,661	179	24	15,003
February.....	9,898	4,251	110	23	14,282
March.....	11,379	4,364	162	14	15,919
April.....	11,076	4,018	114	15	15,223
May.....	12,779	4,739	161	24	17,703
June.....	13,994	5,604	158	24	19,780
July.....	13,961	5,551	165	16	19,693
August.....	14,659	5,696	182	29	20,566
September.....	13,608	5,567	178	34	19,387
October.....	12,826	5,316	178	24	18,344
November.....	12,483	5,013	168	33	17,697
December.....	10,528	4,504	167	18	15,217
TOTALS.....	147,330	59,284	1,922	278	208,814

## LOCALITY OF WORK INJURIES, 1955

County or District	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
Algoma.....	2,670	1,026	48	13	3,757
Brant.....	2,438	737	34	2	3,211
Bruce.....	312	199	6	...	517
Carleton.....	5,547	2,660	58	10	8,275
Dufferin.....	74	47	...	2	123
Dundas.....	151	59	2	...	212
Durham.....	531	140	11	2	684
Elgin.....	1,020	359	20	...	1,399
Essex.....	8,514	2,105	67	9	10,695
Frontenac.....	2,233	605	33	2	2,873
Glengarry.....	71	69	4	1	145
Grenville.....	388	145	8	3	544
Grey.....	1,057	395	18	1	1,471
Haldimand.....	526	194	8	1	729
Haliburton.....	118	88	3	...	209
Halton.....	2,287	564	26	4	2,881
Hastings.....	2,089	738	30	7	2,864
Huron.....	832	327	13	...	1,172
Kenora.....	1,057	705	21	7	1,790
Kent.....	1,720	483	30	4	2,237
Lambton.....	2,058	607	20	1	2,686
Lanark.....	519	219	12	2	752
Leeds.....	809	305	9	1	1,124
Lennox-Addington.....	188	78	4	...	270
Lincoln.....	3,062	899	41	5	4,007
Manitoulin.....	45	53	3	...	101
Middlesex.....	4,675	1,743	47	8	6,473
Muskoka.....	541	315	11	3	870
Nipissing.....	1,612	1,083	28	3	2,726
Norfolk.....	461	193	10	2	666
Northumberland.....	519	182	5	1	707
Ontario.....	3,413	765	30	2	4,210
Oxford.....	1,382	562	15	3	1,962
Parry Sound.....	405	255	18	2	680
Patricia.....	87	34	6	...	127
Peel.....	2,425	581	19	3	3,028
Perth.....	961	378	14	...	1,353
Peterborough.....	1,556	416	18	4	1,994
Prescott.....	186	57	1	1	245
Prince Edward.....	241	111	4	1	357
Rainy River.....	923	335	11	5	1,274
Renfrew.....	1,648	953	40	5	2,646
Russell.....	34	35	2	...	71
Simcoe.....	2,858	1,017	41	5	3,921
Stormont.....	1,222	559	18	2	1,801
Sudbury.....	3,812	2,176	73	22	6,083
Temiskaming-Cochrane.....	6,029	3,682	111	24	9,846
Thunder Bay.....	4,128	2,794	80	15	7,017
Victoria.....	532	176	9	...	717
Waterloo.....	4,596	1,663	63	4	6,326
Welland.....	4,377	1,454	78	7	5,916
Wellington.....	1,646	534	25	2	2,207
Wentworth.....	9,778	3,538	143	13	13,472
York.....	46,745	19,697	471	53	66,966
Not in Ontario.....	222	190	2	11	425
TOTALS.....	147,330	59,284	1,922	278	208,814

## CAUSES OF WORK INJURIES, 1955

The following tables set forth our experience by accident type and agency, providing classification and description of objects and working environment which, because of some untoward event, unsafe act or defect, cause an accident and result in a compensable injury.

The "agency" is the substance, object or other part of the working environment which is most closely associated with the injury and could be a machine, vehicle, crate or floor, etc. The "type" describes the way in which the agency caused the injury, e.g., by the claimant striking against, being struck by the agency or agency part, falling on the same or different levels, etc.

The number, total and average cost of compensation cases settled during 1955 associated with each major agency group is shown in the following table.

Agency Group	Number of Cases	Compensation*	
		Total	Average Per Case
Hand tools.....	3,977	\$ 878,656.44	\$ 220.93
Machines.....	4,266	2,540,502.16	595.52
Prime movers.....	224	73,382.47	327.60
Transmission equipment.....	338	362,401.71	1,072.19
Hoisting and conveying apparatus.....	393	688,728.93	1,752.49
Electrical apparatus.....	119	499,478.95	4,197.30
Vehicles.....	3,297	3,002,666.00	910.73
Explosives.....	76	238,155.92	3,133.63
Substances causing disease, or injury through the inhalation, absorption, ingestion of or contact with.....	1,813	1,127,933.76	622.14
Temperature extreme.....	2,506	607,277.04	242.33
Working surfaces.....	9,626	3,430,277.11	356.36
Miscellaneous agencies.....	34,849**	8,871,028.73	254.56
TOTALS.....	61,484	\$22,320,489.22	\$ 363.03

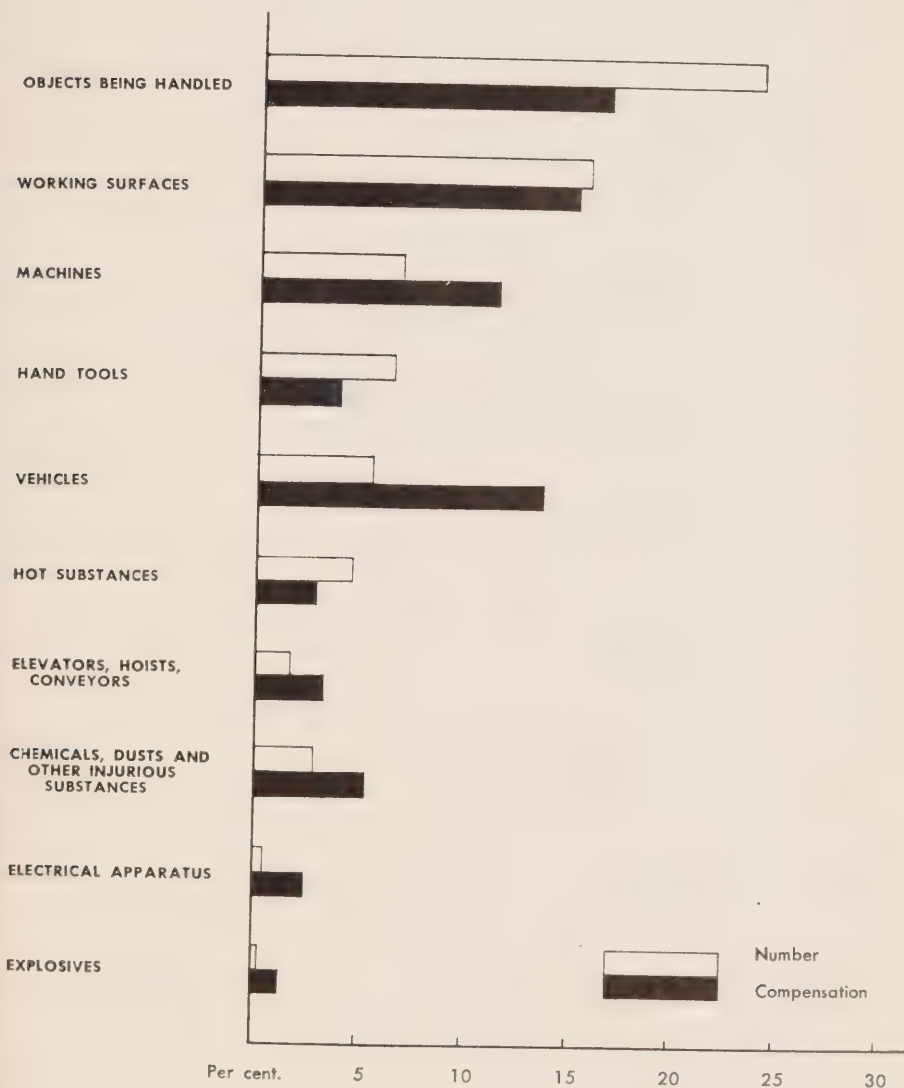
\*Medical aid costs not included.

\*\*14,856 cases "Objects being handled". See breakdown of agencies, later table.



Relative percentages, by major agency group, of total number and compensation costs are compared in the following chart:

### LEADING AGENCIES CAUSING WORK INJURIES COMPENSATION CASES SETTLED DURING 1955

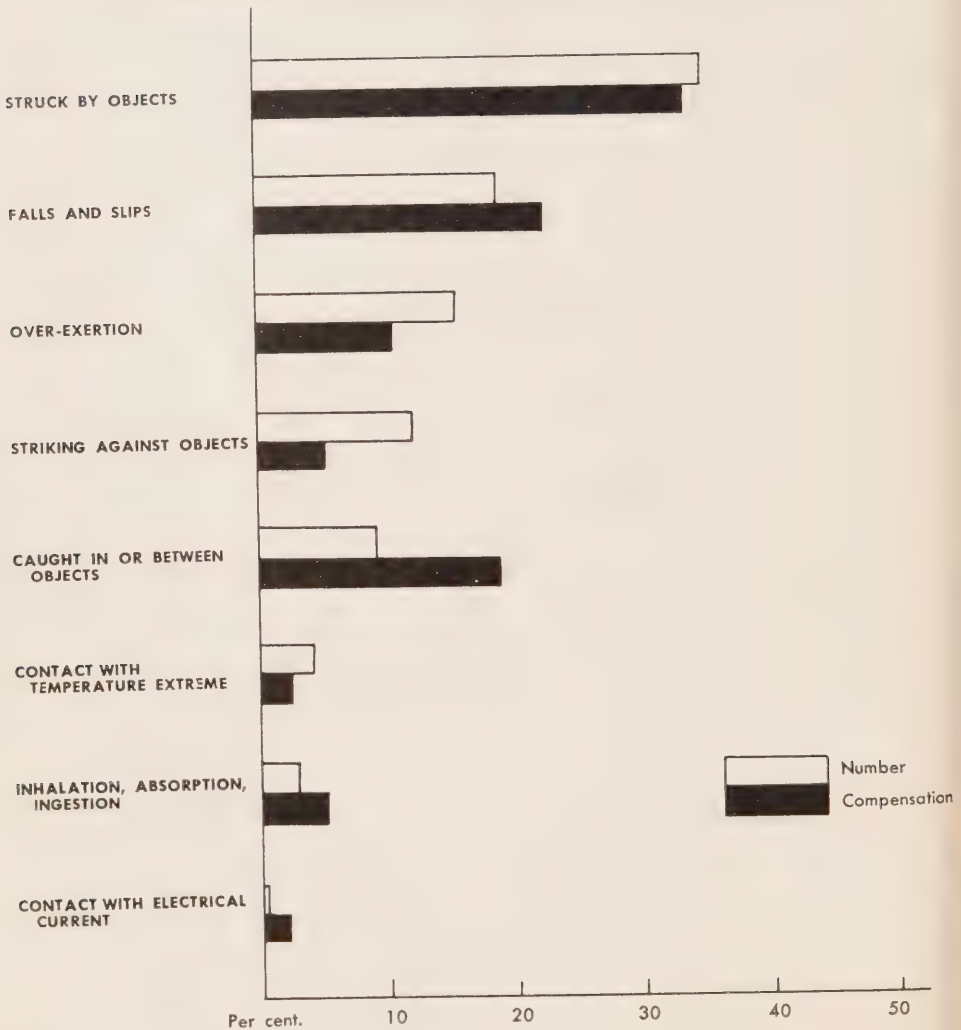


Number, total and average costs of compensation cases during 1955, by work injury type, is tabulated below. Relative percentages are also calculated.

Work Injury Group	Number of Cases	Compensation*	
		Total	Average
Striking against.....	7,472	\$1,241,399.04	\$ 166.14
Struck by.....	21,384	7,265,807.90	339.78
Caught in or between.....	5,834	4,248,955.03	728.31
Falls and slips.....	11,614	4,819,284.08	414.95
Contact with temperature extreme.....	2,506	585,350.93	233.58
Inhalation, absorption, ingestion.....	1,813	1,148,053.14	633.23
Over-exertion.....	10,056	2,275,095.41	226.24
Contact with electrical current.....	101	476,793.60	4,720.73
Miscellaneous accident types.....	704	259,750.09	368.96
TOTALS.....	61,484	\$22,320,489.22	\$ 363.03

\*Medical aid costs not included.

### LEADING WORK INJURY TYPES CAUSING WORK INJURIES COMPENSATION CASES SETTLED DURING 1955



The tables following set forth the interrelation of type and major agency involved in claims for work injuries settled during 1955 involving compensation payment, as well as the class of industry breakdown for these factors for the same cases.

### MAJOR AGENCY INVOLVED, BY TYPE OF WORK INJURY

#### Compensation Cases Settled During 1955

Major Agency Groups	All Work Injury Types	Striking Against	Struck By	Caught in or Between	Falls and Slips	Contact with Temperature Extreme	Inhalation Absorption Ingestion	Over-Exertion	Contact with Electrical Current	Other Work Injury Types
Hand tools.....	3,977	174	3,589	73	13			122		6
Machines.....	4,266	976	1,084	2,086	30			82	2	6
Prime movers.....	224	26	81	64				52		1
Transmission equipment.....	338	19	89	206	4			20		
Hoisting and conveying apparatus.....	393	44	159	154	23			13		
Electrical apparatus.....	119	1	10	6				3	99	
Vehicles.....	3,297	434	1,016	883	722			229		13
Boilers and pressure vessels.....	7		6							1
Explosives.....	69		41							28
Substances causing disease or injury through the inhalation, absorption, ingestion of or contact with.....	1,813						1,813			
Substances involving temperature extreme	2,506					2,506				
Working surfaces.....	9,626	174	33	12	8,457			948		2
Other agencies.....	34,849	5,624	15,276	2,350	2,365			8,587		647
ALL AGENCIES..	61,484	7,472	21,384	5,834	11,614	2,506	1,813	10,056	101	704

## WORK INJURY TYPE BY CLASS OF INDUSTRY

## Compensation Cases Settled During 1955

Class	All Work Injury Types	Striking Against	Struck By	Caught in or Between	Falls and Slips	Contact with Temperature Extreme	Inhalation Absorption Ingestion	Over-Exertion	Contact with Electrical Current	Other Work Injury Types
1	4,302	359	2,464	299	565	63	34	488	1	29
2	2,545	225	1,301	168	349	57	44	376	1	24
3	683	114	260	80	81	14	17	108	.....	9
4	1,277	240	494	186	160	16	27	145	1	8
5	2,864	245	1,222	301	419	139	71	443	3	21
6	1,300	153	500	138	172	37	57	231	3	9
7	648	50	206	72	107	66	19	116	3	9
8	1,117	90	377	111	82	168	34	249	.....	6
9	1,771	190	772	193	218	81	30	274	3	10
10	4,995	662	1,697	814	487	229	246	793	11	56
11	3,221	430	1,184	318	412	157	121	565	4	30
12	970	90	236	99	216	78	49	185	1	16
13	401	43	98	43	99	3	16	94	.....	5
14	702	92	278	62	103	23	29	102	1	12
15	2,653	356	594	329	647	128	93	472	.....	34
16	817	95	268	122	82	20	53	163	2	12
17	789	91	216	129	133	28	49	127	3	13
18	590	91	158	106	82	49	28	65	.....	11
19	997	141	240	258	128	32	46	141	.....	11
20	3,635	418	1,232	350	712	59	35	784	3	42
21	1,798	208	707	186	308	89	24	247	5	24
22	2,933	339	935	237	695	83	67	521	13	43
23	779	70	263	82	193	24	12	124	3	8
24	9,605	1,513	2,918	489	2,521	340	231	1,462	15	116
25	2,844	384	734	189	668	284	120	421	1	43
Totals . . . .	54,236	6,689	19,354	5,361	9,639	2,267	1,552	8,696	77	601
Schedule 2.	3,297	364	918	230	869	114	105	630	22	45
Crown Cases . . .	3,951	419	1,112	243	1,106	125	156	730	2	58
GRAND TOTALS..	61,484	7,472	21,384	5,834	11,614	2,506	1,813	10,056	101	704

## MAJOR AGENCY INVOLVED FOR WORK INJURIES, BY CLASS OF INDUSTRY

## Compensation Cases Settled During 1955

Class	All Agencies	Hand Tools	Machines	Prime Movers	Transmission Equipment	Hoisting and Conveying Apparatus	Electrical Apparatus	Vehicles	Boilers and Pressure Vessels	Explosives	Substances causing Disease or Injury through the Inhalation, Absorption, or Contact with	Substances Involving Temperature	Extreme Working Surfaces	Other Agencies
1	4,302	731	218	11	21	14	1	154	.....	3	34	61	420	2,634
2	2,545	421	157	2	15	18	1	63	.....	1	44	58	299	1,464
3	683	57	122	2	3	.....	1	15	.....	1	16	14	72	380
4	1,277	94	272	1	8	7	1	52	.....	.....	27	16	117	682
5	2,864	170	119	14	29	19	2	125	.....	10	70	139	339	1,828
6	1,300	34	80	7	9	14	3	86	.....	2	56	38	134	837
7	648	21	35	.....	2	11	3	17	.....	.....	18	66	92	833
8	1,117	25	86	.....	12	9	.....	39	.....	2	34	172	78	659
9	1,771	77	155	3	8	22	1	45	1	2	29	81	178	1,170
10	4,995	197	939	25	22	22	17	125	.....	4	247	225	397	2,775
11	3,221	181	194	37	42	14	6	263	.....	6	124	157	366	1,831
12	970	23	46	1	4	5	1	60	.....	6	49	77	188	510
13	401	7	20	1	9	5	.....	30	.....	2	16	4	74	233
14	702	146	35	3	4	10	2	37	.....	.....	29	23	102	311
15	2,653	57	190	6	15	43	.....	187	.....	4	94	130	572	1,355
16	817	44	143	1	5	4	.....	36	.....	.....	53	20	76	435
17	789	30	133	1	10	7	1	37	.....	1	48	28	120	373
18	590	40	138	.....	2	2	1	16	1	.....	28	49	73	240
19	997	27	282	3	4	8	.....	47	.....	.....	45	33	111	437
20	3,635	87	85	16	27	26	2	462	.....	.....	35	61	545	2,288
21	1,798	128	70	7	19	21	6	130	.....	4	23	90	257	1,047
22	2,933	248	135	13	13	21	17	197	.....	8	67	81	539	1,593
23	779	50	29	6	7	8	2	40	1	1	12	24	159	440
24	9,605	337	337	30	20	44	20	272	.....	3	232	330	2,076	5,707
25	2,844	154	127	9	5	16	1	126	.....	2	120	290	599	1,394
Totals, .....	54,236	3,583	4,147	199	315	366	89	2,661	7	63	1,550	2,267	7,983	31,006
Schedule 2, .....	3,297	183	53	17	12	14	27	311	.....	2	106	115	697	1,760
Crown Cases .....	3,951	211	66	8	11	13	3	325	.....	4	157	124	946	2,083
GRAND TOTALS .....	61,484	3,977	4,266	224	338	393	119	3,297	7	69	1,813	2,506	9,626	34,849

**DETAILED AGENCY BREAKDOWN**  
**Compensation Cases Settled During 1955**

Breakdown of Agencies	Temp- orary Dis- ability	Per- manent Dis- ability	Death	TOTALS
<b>A. HAND TOOLS:</b>				
Hand motive power.....	3,670	103	....	3,773
Mechanical motive power.....	43	9	....	52
Electrical motive power.....	129	22	1	152
Totals.....	3,842	134	1	3,977
<b>B. MACHINES:</b>				
Agitators, mixers, tumblers.....	55	10	1	66
Buffers, polishers, sanders and grinders.....	123	16	....	139
Casting, forging and welding machines.....	20	1	....	21
Crushing, pulverizing, etc., machines.....	9	1	....	10
Drilling, boring, reaming and turning machines.....	115	11	....	126
Packaging and wrapping machines.....	11	2	....	13
Picking, carding, opening and combing machines.....	2	1	....	3
Planers, shapers and molders.....	115	27	....	142
Presses.....	401	127	....	528
Rolls.....	88	18	....	106
Saws.....	690	114	1	805
Screening and separating.....	....	....	....	....
Sheers, slitters, slicers.....	124	16	....	140
Stitching and sewing machines.....	74	2	....	76
Weaving, knitting and spinning machines.....	12	....	....	12
Miscellaneous machines, n.e.c.....	1,837	236	6	2,079
Totals.....	3,676	582	8	4,266
<b>C. PRIME MOVERS:</b>				
Motors, engines, pumps.....	205	19	....	224
Totals.....	205	19	....	224
<b>D. TRANSMISSION EQUIPMENT:</b>				
Shafts, pulleys, gears, clutches, etc.....	282	54	2	338
Totals.....	282	54	2	338
<b>E. HOISTING AND CONVEYING APPARATUS:</b>				
Elevators, mine hoists.....	77	7	8	92
Cranes, power shovels, derricks, dredges, etc.....	54	13	9	76
Blocks and tackles and other hoisting apparatus.....	48	15	1	64
Conveyors.....	148	13	....	161
Totals.....	327	48	18	393
<b>F. ELECTRICAL APPARATUS:</b>				
Motors and generators.....	10	1	....	11
Transformers and convertors.....	5	2	....	7
Electrical apparatus, n.e.c.....	64	9	28	101
Totals.....	79	12	28	119



## DETAILED AGENCY BREAKDOWN—Continued

Breakdown of Agencies	Temporary Dis- ability	Per- manent Dis- ability	Death	TOTALS
<b>G. VEHICLES:</b>				
Automobiles, passenger buses.....	371	24	23	418
Trucks, tractors, loadmobiles, lift trucks, etc.....	1,635	55	40	1,730
Mine and quarry cars.....	58	6	2	66
Railway and street car rolling stock.....	157	27	25	209
Watercraft.....	12	2	3	17
Aircraft.....	9	....	10	19
Hand or foot operated (wheelbarrows, etc.).....	534	6	....	540
Animal drawn.....	35	3	1	39
Vehicles, n.e.c.....	254	5	....	259
Totals.....	3,065	128	104	3,297
<b>H. EXPLOSIVES:</b>				
Chemicals, gases and vapours.....	8	2	1	11
Boilers and pressure vessels.....	4	1	2	7
Blasting operations.....	....	6	1	7
Dusts.....	4	1	....	5
Explosives, n.e.c.....	38	7	1	46
Totals.....	54	17	5	76
<b>I. SUBSTANCES CAUSING DISEASE OR INJURY THROUGH THE INHALATION, ABSORPTION, INGESTION OF OR CONTACT WITH:</b>				
Dusts—organic.....	11	....	....	11
Dusts—inorganic.....	41	49	1	91
Poisonous vegetation.....	38	....	....	38
Noxious vapours, gases, fumes.....	57	1	2	60
Noxious or corrosive chemicals.....	168	4	....	172
Radiations and radiating substances.....	1	....	....	1
Primary irritants and sensitizers.....	377	4	....	381
N.e.c.....	1,056	3	....	1,059
Totals.....	1,749	61	3	1,813
<b>J. TEMPERATURE EXTREMES:</b>				
Highly inflammable and hot substances.....	490	9	8	507
Hot metals and liquids.....	1,043	5	4	1,052
Steam or other hot vapours.....	157	2	....	159
Welding flashes.....	69	1	....	70
Sunstroke, heat exhaustion.....	9	....	1	10
Cold substances.....	43	1	....	44
Temperature extremes, n.e.c.....	659	5	....	664
Totals.....	2,470	23	13	2,506
<b>K. WORKING SURFACES:</b>				
Ground or floor.....	5,168	76	2	5,246
Ramps, roofs, runways, platforms.....	543	22	7	572
Roads, sidewalks.....	327	6	....	333
Stagings, scaffolds, stairs, steps, escalators.....	1,823	57	13	1,893
Working surfaces, n.e.c.....	1,549	27	6	1,582
Totals.....	9,410	188	28	9,626

## DETAILED AGENCY BREAKDOWN—Continued

Breakdown of Agencies	Temporary Dis- ability	Per- manent Dis- ability	Death	TOTALS
L. MISCELLANEOUS AGENCIES:				
Bales, boxes, materials, etc. (being handled) . . . . .	10,451	154	2	10,607
Bridges, catwalks, trestles . . . . .	10	3	....	13
Buildings and structures (including parts of these, such as doors and windows) . . . . .	516	16	2	534
Flying fragments . . . . .	723	43	1	767
Ladders . . . . .	1,013	44	2	1,059
Nails and spikes . . . . .	1,147	5	....	1,152
Poles, trees, logs, stumps . . . . .	2,480	68	15	2,563
Rivers, lakes, seas or harbours . . . . .	6	....	19	25
Shaftways, pits, excavations, etc. . . . .	196	10	8	214
Stock piles . . . . .	47	4	1	52
Storage bunkers . . . . .	1	1	....	2
Tanks, vats, kilns . . . . .	42	3	....	45
Animals, insects, snakes, etc. . . . .	210	1	....	211
Miscellaneous agencies, n.e.c. . . . .	17,283	304	18	17,605
Totals . . . . .	34,125	656	68	34,849
GRAND TOTALS . . . . .	59,284	1,922	278	61,484

## NATURE OF WORK INJURIES, 1955

An analysis of work injuries settled, with compensation payments during 1955, indicates cuts and lacerations (28.0%) to be the most prominent type of injury, followed by sprains and strains (22.6%), fractures (14.5%) and bruises, contusions and abrasions (13.8%).

Full particulars of per cent. impairment of capacity in permanent disability cases also follow. The analysis of reopened death claims in a later section should be noted when considering Schedule 3 cases.

## TOTAL COMPENSATION COSTS AND NUMBER OF CASES, BY CLASS, INVOLVING NATURE OF INJURY

For Compensation Cases Settled During 1955\*

CLASS	BRUISES, CONTUSIONS AND ABRASIONS		CUTS, LACERATIONS AND PUNCTURES		FRACTURES	CEPHALIC		SPRAINS, STRAINS, TWISTS, AND WRISTING		SCALDS AND BURNS	EYE INJURIES		HEPATIC	INTERNAL INJURIES		CONCUSSION, BRAIN, SPINE, ETC.		DISLOCATIONS		AMPUTATIONS (P.D. Cases only)		ALL OTHER INJURIES		INDUSTRIAL DISEASES, Schedule A		TOTALS					
	No. of Cases	Costs	No. of Cases	Costs		No. of Cases	Costs	No. of Cases	Costs		No. of Cases	Costs		No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs		
1	846	\$ 127,564.02	1,521	\$ 302,276.31	880	\$ 452,281.28	117	\$ 47,116.87	741	\$ 157,545.06	18	\$ 10,071.47	101	\$ 85,000.92	81	\$ 16,401.78	4	\$ 116.79	8	\$ 1,486.89	22	\$ 8,168.38	53	\$ 36,401.53	158	\$ 61,001.68	35	\$ 8,115.80	4,402	\$ 1,586,722.07	
2	417	78,029.11	364	150,171.91	303	361,818.15	55	10,762.02	546	125,583.06	50	10,485.69	73	17,492.11	44	15,911.35	4	3,152.18	2	117.50	10	1,732.73	15	118,891.95	104	118,181.50	44	6,130.19	5,545	1,129,691.45	
3	84	9,885.80	286	33,063.48	45	8,100.77	19	21,124.00	115	18,557.26	12	3,51.78	16	6,278.15	27	7,675.85	1	310.37													
4	160	23,107.76	501	86,980.31	159	29,322.44	26	11,086.28	710	31,593.25	16	1,304.06	39	6,583.03	35	4,448.82															
5	174	105,040.67	730	140,701.25	525	597,867.82	49	45,606.05	568	116,938.41	111	41,669.00	100	122,176.55	66	28,570.88	1	1,688.48													
6	178	25,541.15	159	44,019.21	197	96,590.65	18	10,625.84	289	17,611.88	37	16,991.06	12	10,041.98	25	8,283.41	1	151.66													
7	83	25,295.35	100	36,443.41	136	206,550.61	31	23,183.44	136	65,639.08	72	28,765.18	13	19,987.45	23	8,686.97															
8	127	15,612.25	189	31,458.00	150	86,680.05	37	22,286.07	269	74,215.30	167	60,596.64	88	31,271.02	70	3,184.93															
9	278	38,957.49	476	77,064.28	302	153,150.86	56	18,119.89	557	109,735.81	77	35,962.17	16	11,019.78	44	16,247.76	1	214.00													
10	509	94,027.71	1,067	109,662.97	683	329,875.87	144	11,731.68	814	196,190.11	57	106,457.00	158	76,208.28	135	59,571.11	1	1,532.76													
11	155	7,8905.31	860	163,548.25	448	213,611.08	72	11,794.01	656	125,834.49	114	26,099.36	161	88,108.34	135	10,627.59	5	27,465.31													
12	132	18,668.20	163	24,919.30	171	89,125.01	26	19,965.56	253	53,080.70	83	38,693.14	19	1,409.88	33	10,352.88															
13	48	6,262.29	73	13,069.06	61	61,763.64	13	1,811.60	130	29,932.19	5	11,099.97	7	7,172.8																	
14	60	6,390.85	312	8,310.65	61	18,150.08	8	751.61	135	23,901.70	25	2,699.81	100	115.75	19	7,926.25	2	2,318.61													
15	312	66,666.06	711	96,818.98	411	199,592.31	65	50,571.08	690	118,782.47	125	51,196.68	35	9,271.69	79	15,817.61	1	669.35													
16	119	15,933.14	233	29,918.71	100	59,245.31	26	9,835.01	181	39,608.18	25	36,999.73	8	7,181.01	21	6,971.05	1	5,539.62													
17	113	13,174.15	214	24,592.69	97	56,235.78	29	36,195.45	162	24,965.58	32	4,468.77	13	2,654.39	26	2,135.90															
18	53	4,756.62	227	15,635.35	61	88,735.31	16	1,615.62	95	18,314.20	9	7,022.91	8	1,401.18	4	2,075.30															
19	133	13,174.15	310	35,965.27	126	28,614.98	15	7,081.31	191	27,248.41	51	6,676.61	48	6,938.37	1	251.63															
20	529	67,157.69	842	143,913.84	569	351,473.88	113	101,050.21	1,170	169,060.39	62	10,920.17	56	16,920.58	61	17,599.37	5	1,151.58													
21	312	56,623.63	435	70,778.04	306	290,772.58	68	86,697.68	379	79,100.33	90	99,961.69	43	25,152.40	27	8,111.91															
22	398	47,718.36	819	81,823.20	474	210,492.05	68	86,781.79	741	113,399.54	91	40,287.75	41	69,281.20	80	20,138.96															
23	113	16,453.54	182	53,808.44	138	228,851.16	29	5,454.36	168	41,880.66	31	16,471.71	17	6,408.45																	
24	1,238	190,302.14	2,810	180,075.49	1,415	1,140,737.71	199	80,202.30	2,205	192,759.77	303	62,977.98	109	14,579.47	135	9,160.29	19	54,318.67	21	16,138.18	39	11,057.71	60	60,905.65	105	118,891.95	6,085	1,118,587.51			
25	297	31,147.69	822	113,296.88	552	102,300.86	135	11,964.80	636	23,739.36	291	10,220.22	31	46,991.82	57	1,618.30															
Totals	7,417	\$1,100,816.15	15,724	\$2,297,949.71	7,800	\$5,642,500.58	1,487	\$1,012,770.68	11,799	\$2,418,913.95	2,347	\$680,889.57	1,239	\$56,125.14	1,175	\$62,440.80	64	\$119,317.95	171	\$89,103.7	779	\$181,461.28	213	\$1,199,205.62	455	\$1,517,654.17	1,600	\$976,555.88	51,346	\$19,186,580.55	
Schedule 2	443	67,892.79	657	91,722.61	515	187,735.81	45	19,878.95	978	209,275.99	125	66,152.82	71	2,112.15	95	3,156.47	14	74,273.69	19	1,040.49	158	47,533.45	105	1,518,022.16	1	1,518,022.16					
Grand Totals	8,514	\$1,310,798.87	17,197	\$2,490,191.45	8,909	\$6,516,930.02	1,906	\$1,065,842.31	13,891	\$2,814,102.61	2,507	\$768,396.06	1,691	\$909,573.21	1,384	\$126,077.60	52	\$205,956.01	145	\$91,189.78	319	\$180,980.56	770	\$2,000,268.09	2,714	\$1,925,656.08	1,870	\$1,119,697.52	61,484	\$22,304,489.22	
Average Cost Per Case		\$154.96		\$144.80		\$731.75		\$712.16		\$202.58		\$307.05		\$537.89		\$307.85		\$1,418.24		\$612.69		\$173.12		\$5,247.10		\$709.53		\$599.77		\$360.03	

\*Medical aid costs not included.



## TOTAL COMPENSATION COSTS AND NUMBER OF CASES INVOLVING NATURE AND REGION OF INJURY

For Compensation Cases Settled During 1955\*

NATURE OF INJURY	REGION OF INJURY																			
	HEAD, FACE AND NECK		EARS		CHEST		BACK AND SPINE		TRUNK		ARMS		HANDS AND FINGERS		LEGS		FEET AND TOES		INTERNAL ORGANS	
	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs
Bruises, contusions and abrasions	299	\$ 71,379.47			820	\$ 111,304.67	1,179	\$ 259,401.89	455	\$ 75,833.73	626	\$ 84,523.67	1,189	\$ 161,770.86	1,778	\$ 401,366.87	2,110	\$ 231,511.96	58	\$ 1,804.75
Cuts, lacerations and punctures	1,446	249,487.04			151	39,027.40	436	83,576.49	138	29,568.33	891	131,830.74	9,158	1,802,600.05	2,296	331,230.84	2,454	293,947.68	17	38,932.87
Fractures	427	1,241,227.06			1,197	236,197.30	1,211	661,100.47	1,349	277,827.18	485	567,896.86	2,639	918,796.39	659	1,301,078.07	3,026	1,113,789.25	15	218,737.05
Crushes	15	159,587.02			54	255,283.15	9	51,598.29	17	83,919.64	29	68,589.60	917	198,805.18	36	17,028.73	408	72,226.83	11	155,783.30
Sprains, strains, twisting and wrenching	95	20,576.58			271	23,222.04	7,711	1,716,475.31	406	85,251.28	669	88,658.34	895	120,878.20	1,519	419,086.50	2,622	619,119.38	3	881.00
Scalds and burns	427	79,662.74			37	6,036.02	61	8,358.32	23	4,400.11	123	118,981.71	796	132,531.59	226	64,990.22	415	74,219.81	63	379,015.49
Eye injuries			1,691	\$ 909,573.21																
Herniae									1,384	426,077.60										
Concussion (brain, spine, etc.)	129	89,099.75					10	1,090.03												
Dislocations	3	4,246.58				144.55		97,970.97	10	5,243.01	20	8,652.66	49	10,040.97	27	10,767.39	22	13,928.63		
Amputations (P.D. cases only)											13	282,881.24	722	1,703,033.97	17	434,602.13	18	79,750.75		
All other injuries	207	94,908.19			81	80,584.09	126	177,776.79	82	16,202.09	178	99,936.70	891	117,758.94	406	118,500.46	329	66,184.23	82	\$ 209,156.00
Injuries to diseases schedule 1)					65	540,374.20													71	58,244.90
TOTALS	2,948	\$2,010,124.53	1,691	\$ 909,573.21	2,681	\$1,292,971.80	10,294	\$1,085,244.56	2,675	\$1,024,445.40	3,044	\$1,451,951.05	17,536	\$4,666,216.15	6,961	\$2,998,616.21	13,128	\$2,264,678.83	153	\$ 267,100.91
																			2,061	\$2,351,444.67
																			61,183	\$22,320,189.22

\*Medical aid costs not included.







## NATURE OF INJURIES 1955

## Permanent Disability Cases

Part of Body Affected	Per Cent. Impairment of Physical Capacity										TOTALS	
	0.0-9.9	10.0-19.9	20.0-29.9	30.0-39.9	40.0-49.9	50.0-59.9	60.0-69.9	70.0-79.9	80.0-89.9	90.0-99.9		100
Foot.....	74	14	3	1	2							94
Leg.....	85	34	11	6	7	1	9		1			154
Head.....	13	7	3	3	2	1	2	1				37
Eye.....	23	96	1								5	121
Ear.....	5											5
Face.....	5	1										6
Neck.....	3	2		1							1	7
Chest.....	5		1	2								8
Back and Spine.....	75	54	13	1	2	2		2	1		3	153
Arm.....	71	15	6	2	5	6	7	3				115
Hand.....	90	16	5	3	13		1				1	129
Thumb and Four Fingers.....			1	1	1							3
Thumb and Three Fingers.....		1										1
Thumb and Two Fingers.....	3	1	1	1								6
Thumb and One Finger.....	7	2		1								10
Thumb.....	111	1		1								113
One Finger.....	696	3	1	2								702
Two Fingers.....	76	8										84
Three Fingers.....	17	18	1									36
Four Fingers.....	2	8	4	3								17
Internal Organs.....	1		1									2
Industrial Diseases.....	6	1	6	5	1	5	1	7		1	32	65
All others.....	22	16	8	1		1		2	1		3	54
TOTALS.....	1,390	298	66	34	33	16	20	15	3	1	46	1,922

## NATURE OF INJURIES, 1955

## Industrial Diseases

Description of Disease	Medical Aid Only	Tem- porary Disability	Per- manent Disability	Death	TOTALS
1. Anthrax.....	1	1	..	..	2
2. Infected Blisters.....	73	150	..	..	223
3. Bursitis.....	194	171	2	..	367
4. Epitheliomatous cancer or ulceration of the skin, due to tar, pitch, bitumen, mineral oil or paraffin, or any compound, product, or residue of any of these substances.....	1	..	..	..	1
5. Compressed air illness or caisson disease.....	..	1	..	..	1
6. Dermatitis (Venenata).....	1,517	1,108	7	..	2,632
7. Poisoning and its sequelae by:					
(a) Arsenic.....	..	2	..	..	2
(b) Benzol.....	..	1	..	..	1
(c) Brass, nickel or zinc.....	2	2	..	..	4
(d) Carbon Monoxide.....	15	14	1	..	30
(e) Chlorinated hydro-carbons (carbon tetrachloride, trichlorethylene, tetrachlorethane, trichloronaphthalene and others).....	5	7	1	..	13
(f) Chrome.....	..	3	1	..	4
(g) Lead.....	3	9	..	..	12
(h) Nitro and amino-derivatives of benzene, phenol and their homologues (trinitrotoluene, dinitrophenol, anilin and others.).....	13	5	..	..	18
(i) Nitrous fumes.....	57	14	..	..	71
(j) All others—to include: cadmium, carbon bisulphide, carbon dioxide, mercury, phosphorus... ..	14	11	..	..	25
8. The Pneumoconioses.....	3	2	50	1	56
9. Any disease due to exposure to x-rays, radium or other radioactive substances.....	5	1	..	..	6
10. Respiratory disease due to the inhalation of materials used in non-offset sprays.....	18	11	..	..	29
11. Retinitis due to electro-welding or acetylene-welding.....	91	209	1	..	301
12. Teno-synovitis.....	..	..	..	..	..
13. Tuberculosis contracted by a workman employed by and in: a hospital, sanatorium or sanitarium to which Part 1 of the Act applies..... or..... a laboratory operated by the Province of Ontario.....	5	27	..	..	32
14. Ulceration of the corneal surface of the eye, due to tar, pitch, bitumen, mineral oil or paraffin, or any compound, product or residue of any of these substances.....	..	8	..	..	8
15. Any other disease peculiar to or characteristic of a particular industrial process, trade or occupation.....	32	55	2	..	89
TOTALS.....	2,049	1,812	65	1	3,927

## DEATH CASES, 1955

## Number of Cases

Pension Awards.....	188
Lump Sums.....	6
Burial Expenses and Medical Aid Only.....	67
Burial Expenses Only.....	17
TOTAL.....	278

## Number, Relationship, and Residence of Dependants

Relationship of Dependants	Resident in Ontario	Not Resident in Ontario	TOTALS
Widow.....	174	4	178
Child.....	290	10	300
Foster Mother.....	5	..	5
Parent or Parents.....	7	1	8
TOTALS.....	476	15	491

It will be noted that for many years the percentage of death (and permanent disability) claims to total work injuries has been falling, which is an excellent sign that efforts in the field of accident prevention and medical service are being successful.

The preceding table does not include cases which may have been settled previously as permanent or temporary disabilities and then subsequently die, e.g., silicosis pensioners, paraplegics, etc., even though the death claim may be allowed and an additional award made. These cases are included among the 312 reopened death claims as listed in a previous table. There were 22 pneumoconiosis pensioners whose death claims were allowed during 1955, with an average cost per case of \$21,475.03. The average cost of settled death claims during 1955 should be noted in a later table.

Each of the Board's pensioners who dies must also be processed as a potential death claim but these cases are not included among the reopened case total unless a further award is made.

TOTAL AND AVERAGE COMPENSATION AND  
MEDICAL AID COSTS, 1955

The tables produced hereafter include the total compensation costs incurred (in all years) for the claims settled during 1955, and the medical aid costs to the end of 1955 for those claims.

It is very likely that some claims settled during the year will be reopened for further compensation awards and many will be reopened for the payment of medical accounts not yet received. These are not average cases, however, and, therefore, are not tabulated.

## TOTAL AND AVERAGE COMPENSATION COSTS, 1955, SCHEDULE 1, BY CLASSES

CLASS	TEMPORARY DISABILITY CASES		PERMANENT DISABILITY CASES						DEATH CASES						ALL CASES	
	For Temporary Disability		For Temporary Disability		For Permanent Disability		For Temporary Disability		For Death Benefits		For Funeral Expenses				Total	Average
	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average		
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.		
1	756,556.96	182.08	175,468.16	1349.76	797,465.25	3,057.13	18.75	1.02	53,428.00	3,142.82	3,781.95	222.64	1,386,722.07	322.34		
2	515,452.66	208.85	80,871.96	1401.19	357,714.51	5,769.91	9.62	64	166,590.00	11,106.00	1,011.20	207.08	1,129,691.95	443.89		
3	82,798.75	126.99	14,160.76	472.03	32,127.00	1,070.00			18,527.00	18,527.00	235.00	235.00	147,838.51	216.45		
4	167,716.73	140.37	56,248.68	703.11	157,285.91	1,966.07			37,989.00	18,994.50	100.00	100.00	419,600.12	128.63		
5	584,697.59	215.91	195,620.54	1516.44	583,617.85	4,524.17	52.15	1.94	283,995.00	10,518.33	5,916.55	219.11	1,651,899.98	577.18		
6	211,534.26	166.96	40,712.88	1451.03	64,321.75	2,297.25			73,099.00	11,611.80	1,144.20	228.81	990,772.00	300.59		
7	211,497.16	162.15	85,193.24	1396.61	200,922.75	3,294.64			50,247.00	16,719.00	386.00	195.41	848,496.15	846.44		
8	217,980.97	204.48	73,414.73	1529.47	223,348.50	4,651.01	515.26	181.75	50,042.00	16,680.67	600.00	200.00	565,811.40	906.56		
9	319,680.87	188.05	77,521.21	1230.50	258,928.50	4,109.98	146.19	18.11	121,627.00	15,201.38	1,725.00	215.63	779,629.07	440.22		
10	774,613.71	163.84	219,124.74	876.50	566,516.00	2,606.14	107.53	6.35	265,581.00	15,622.41	3,412.85	202.52	1,829,406.24	666.25		
11	994,924.45	191.73	141,308.28	1750.52	332,322.50	2,940.91			81,797.00	16,359.40	1,060.00	212.00	1,151,412.23	557.17		
12	169,512.09	181.10	28,879.77	995.85	68,764.00	2,311.17	2,954.68	990.98	84,952.00	16,990.40	1,030.70	204.14	356,083.44	967.10		
13	65,646.96	171.85	29,629.72	1646.10	96,464.37	5,359.13			15,589.00	15,589.00	225.00	225.00	207,555.05	517.99		
14	99,887.89	144.35	8,491.91	849.19	12,981.75	1,298.18							121,361.57	172.88		
15	384,426.47	149.58	74,069.15	1014.65	122,164.16	1,673.48	1,760.89	176.09	142,555.00	11,255.50	2,000.00	200.00	726,975.87	274.02		
16	120,322.54	155.25	46,516.28	1162.91	704,120.50	2,603.01			15,722.00	7,861.00	400.00	200.00	287,081.32	351.38		
17	112,937.40	150.58	32,440.52	876.77	64,282.00	1,737.35	119.44	59.67	25,111.00	12,555.50	443.70	216.85	235,123.86	298.26		
18	62,020.21	107.49	16,402.23	1491.11	21,422.00	1,917.45			26,531.00	13,265.50	445.00	217.50	126,810.44	214.93		
19	132,240.31	137.75	29,069.99	807.50	102,781.75	2,355.05			11,935.00	11,935.00	225.00	225.00	276,252.05	277.08		
20	589,238.13	165.93	93,179.13	1,900.73	151,619.75	2,793.82			217,621.00	14,566.00	4,732.43	219.55	1,087,592.14	399.20		
21	467,000.79	212.51	99,809.90	1751.05	285,007.00	5,000.12			113,827.00	8,110.50	2,987.25	213.38	868,631.94	483.67		
22	409,781.56	144.04	60,297.74	927.66	275,092.50	1,232.19	153.18	6.69	241,418.00	20,496.43	4,741.45	306.24	991,487.01	338.05		
23	184,356.43	251.50	57,062.83	1967.68	80,119.50	2,763.43	4,035.66	237.39	176,134.00	10,360.24	3,441.65	202.45	565,160.07	618.47		
24	1,689,821.50	180.61	46,954.40	1699.45	854,947.36	3,749.77			202,226.00	9,619.81	4,436.00	211.24	3,118,385.36	121.66		
25	902,377.92	108.81	55,642.18	897.46	185,208.75	2,987.24			40,625.00	10,308.33	675.00	225.00	574,529.05	202.01		
ALL	9,127,044.21	174.65	1,264,093.35	1232.40	5,601,756.01	3,190.07	9,905.05	44.82	2,537,120.00	11,430.18*	16,670.93	211.18	19,486,589.55	359.29		

\*Including only those cases where some dependency involved produces average, per case, of \$16,263.59.





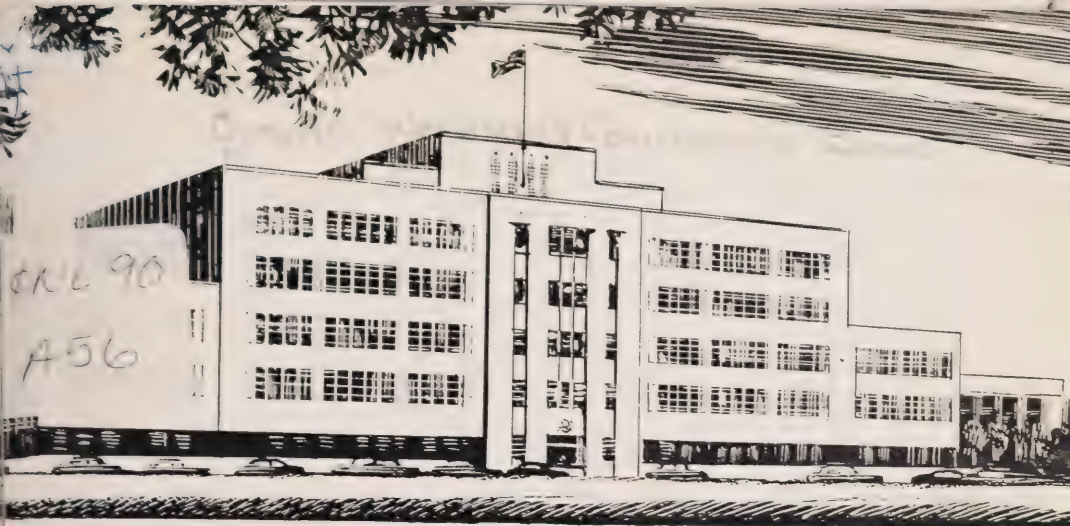
TOTAL AND AVERAGE MEDICAL AID COSTS, 1955, SCHEDULE 1, BY CLASSES

Class	When Medical Aid Only		In Temporary Disability Cases		In Permanent Disability Cases		In Death Cases		For All Cases	
	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1	23,037.43	9.46	409,152.83	99.09	142,207.21	1,069.23	1,364.64	80.27	575,762.11	85.74
2	48,615.47	10.79	252,839.57	104.18	80,728.33	1,241.97	596.51	39.77	382,779.88	54.58
3	14,874.84	9.78	43,399.92	66.77	47,492.01	283.07	.....	.....	66,766.77	30.32
4	22,308.99	9.21	73,238.51	61.60	47,474.85	600.95	13.00	6.50	143,035.35	38.74
5	63,297.15	11.03	275,398.86	99.85	119,798.51	1,041.72	1,408.03	52.15	459,902.55	53.24
6	33,205.04	10.00	97,786.88	77.73	23,216.51	829.16	33.00	6.60	154,241.43	33.45
7	45,247.44	14.21	113,401.76	189.64	53,248.71	934.18	116.20	38.73	212,014.11	55.17
8	23,465.86	8.89	101,529.26	95.78	25,902.40	575.01	2,370.87	790.29	153,268.39	40.89
9	60,949.15	9.44	147,306.97	84.13	51,387.63	870.98	1,762.95	220.37	261,406.70	31.59
10	182,519.99	9.75	350,476.62	73.63	136,179.50	515.80	4,268.28	251.08	673,435.39	28.33
11	155,368.78	9.60	286,834.93	91.09	68,260.90	626.25	72.75	14.55	510,537.36	26.26
12	37,823.07	11.89	89,845.98	96.19	24,336.07	760.50	2,985.08	597.02	154,990.20	37.33
13	8,711.47	10.01	38,683.86	99.96	29,649.37	1,744.08	60.00	60.00	77,104.70	60.47
14	19,554.41	12.31	45,696.91	66.91	6,367.29	530.61	.....	.....	71,618.61	31.36
15	68,987.59	10.87	190,391.46	74.72	45,626.61	592.55	3,865.39	386.54	308,871.05	34.40
16	24,935.41	10.33	64,198.93	81.68	31,334.86	783.37	10.00	5.00	120,479.20	37.15
17	17,197.81	10.39	59,932.69	80.12	17,282.04	493.77	1,611.45	805.72	96,023.99	39.34
18	16,650.07	10.13	41,074.48	70.70	13,155.46	1,644.43	8.00	4.00	70,888.01	31.73
19	31,560.76	11.17	70,255.99	72.50	20,890.46	580.29	916.59	916.59	123,623.80	32.27
20	67,804.40	10.87	270,908.16	76.57	52,029.54	788.33	1,900.10	111.77	392,702.20	39.83
21	31,190.16	10.49	180,030.76	103.70	72,004.12	1,384.69	306.95	21.93	283,531.99	59.38
22	71,056.10	10.24	223,612.41	79.69	58,318.38	678.12	1,315.69	57.20	354,302.58	35.95
23	18,094.89	10.34	88,288.91	119.63	28,449.21	1,053.67	5,387.95	316.94	140,220.96	55.38
24	176,497.40	9.59	748,912.66	80.66	253,162.73	1,150.74	1,609.20	76.63	1,180,181.99	42.25
25	85,085.86	12.26	210,492.49	75.53	48,247.12	790.94	26.00	8.67	343,851.47	35.13
Art.....	1,348,039.54	10.30	4,473,751.80	85.61	1,457,740.82	831.57	32,008.63	144.84	7,311,540.79	39.48





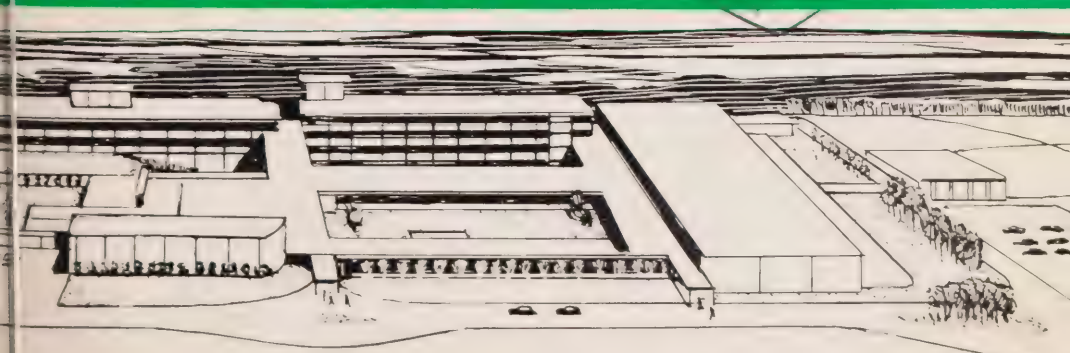




1957 ANNUAL REPORT

# Workmen's Compensation Board

ONTARIO



*The front cover scratchboard illustrations show (top) the head offices of the Workmen's Compensation Board of Ontario on Harbour Street, Toronto; and (bottom) the Board's Hospital and Rehabilitation Centre in north metropolitan Toronto to be opened in 1958.*



1957 ANNUAL REPORT

The  
Workmen's  
Compensation  
Board  
ONTARIO

PRINTED BY ORDER OF THE LEGISLATIVE  
ASSEMBLY OF THE PROVINCE OF ONTARIO

TORONTO  
Printed and Published by  
Baptist Johnston, Printer to the Queen's Most Excellent Majesty  
1958

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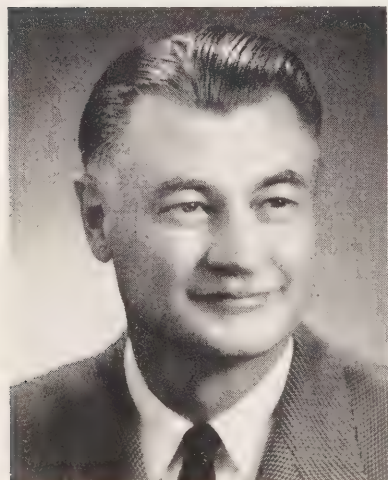
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**E. E. SPARROW**  
CHAIRMAN



**J. F. CAULEY**  
VICE-CHAIRMAN



**E. C. STEELE, M.D.**  
COMMISSIONER

## GENERAL REVIEW FOR 1957

OF

THE WORKMEN'S  
COMPENSATION BOARD  
ONTARIO

---

HEAD OFFICE:

90 Harbour Street, Toronto.

TO HIS HONOUR THE LIEUTENANT-GOVERNOR:

The Workmen's Compensation Board is pleased to submit its Annual Report for the year 1957.

**General Review**

THE Workmen's Compensation Board of Ontario completed 43 years of operation in 1957. The year was marked by two events indicative of the growth of the Board's operations due to the expansion of our Province's economy.

The first of these events resulted from Ontario Regulation 202 56 making coverage under the Act compulsory for all retail mercantile businesses in the province as of January 1st, 1957. Up to that date the coverage afforded such firms was provided only upon voluntary application. The provisional rate applied to the retail group in 1957 was \$0.25 per \$100 of assessable payroll.

The second significant milestone in the operations of The Workmen's Compensation Board was the laying of the corner-stone of the new Hospital and Rehabilitation Centre in June of 1957. The ceremony was performed by the Honourable Charles Daley, Minister of Labour. This building is being constructed by Anglin Norcross, Limited, on a 65-acre site in north metropolitan Toronto. Its construction was necessary because the present Workmen's Compensation Board Centre at Malton is housed in inadequate temporary wartime huts never designed for the occupancy and treatment of badly injured patients.

## SUMMARY OF OPERATIONS, 1956-1957

	1956	1957
Payroll Upon Which Assessments During Year Based .....	\$3,737,159,000.00	\$4,617,585,000.00
Incidents Reported as Work Injuries .....	252,248	268,796
Benefits Awarded Under the Act:		
Schedule 1 Medical Aid .....	\$ 9,421,686.69	\$ 10,715,809.25
Schedule 1 Compensation— Not Pensions .....	14,773,662.70	17,470,773.90
Schedule 1 Compensation—Pensions .....	10,231,857.97	11,042,171.25
Total Schedule 1 Awards .....	<u>\$ 34,427,207.36</u>	<u>\$ 39,228,754.40</u>
Schedule 2 Medical Aid .....	\$ 1,378,028.39	\$ 1,532,453.57
Schedule 2 Compensation— Not Pensions .....	1,976,461.01	2,222,151.38
Schedule 2 Compensation—Pensions .....	1,637,304.85	1,425,960.37
Total Schedule 2 Awards .....	<u>\$ 4,991,794.25</u>	<u>\$ 5,180,565.32</u>
Total Awards Both Schedules .....	<u>\$ 39,419,001.61</u>	<u>\$ 44,409,319.72</u>
Employers Covered Under Schedule 1 of the Act .....	69,101	86,077

Since January 1, 1915, when the Act first went into effect, there have been 4,515,633 incidents reported as work injuries to the Board and \$533,541,938.62 awarded as benefits.

### Administration

The efficiency of a commercial type of enterprise manifests itself in profits on the balance sheet. In the type of operation administered by the Workmen's Compensation Board of Ontario, efficiency can be assessed mainly in two ways. One is the extent to which optimum use is made of personnel and equipment in the collecting of funds from employers and in the economical and speedy distribution of these monies in the form of benefits to injured workmen.

The ratio of administration expenses to income is an indication of good or inefficient operation. It is our belief that the Workmen's Compensation Board of Ontario has one of the lowest expense ratios in the field of Compensation. In 1957, for every assessment dollar collected by the Board, 88.6 cents was returned to the injured workmen in benefits awarded under the Act. Accident Prevention and Safety Associations received 2.8 cents and 8.6 cents was spent on pure administration.







In achieving this low percentage of administration expense, the Board recognizes the loyal services of all the personnel at the Head Office, Hospital and Rehabilitation Centre, District Offices, Audit Office and Chest Examining Stations.

The second method of assessing the overall efficiency of the Board's operations is by a study of the decreasing incidence of permanent disability resulting from industrial accidents. When the services of the medical practitioners of the entire province are utilized to their maximum potential, working in co-operation with the Board's medical specialists, the proportion of injuries resulting in permanent disability should decrease. Such a decrease is apparent in the results achieved by the Board over the years. The statistics compiled over the past 43 years show that although accidents necessarily increase as the economy expands and more workers come under the Act, those who suffer permanent disability of a serious nature are now less in proportion than they were 43 years ago.

Much credit is due the medical profession and the safety associations for the work they are doing in this field.

### **Administrative Aid**

The installation of a digital computer mentioned in the Board's 1956 report is almost completed. The necessary research and development preliminary to such installation has been carried out satisfactorily. When the machine is put into service in March, 1958, it will greatly speed the handling of claims, which in 1957 exceeded 1,000 new cases daily.

The number of cheques mailed out rose from the 1956 figure of 666,637 to 739,445 in 1957. The speedier handling of such cheques will be one result of the use of a digital computer.

### **District Offices**

There were no additions to the number of field offices of the Board during the year. Existing District Offices are:

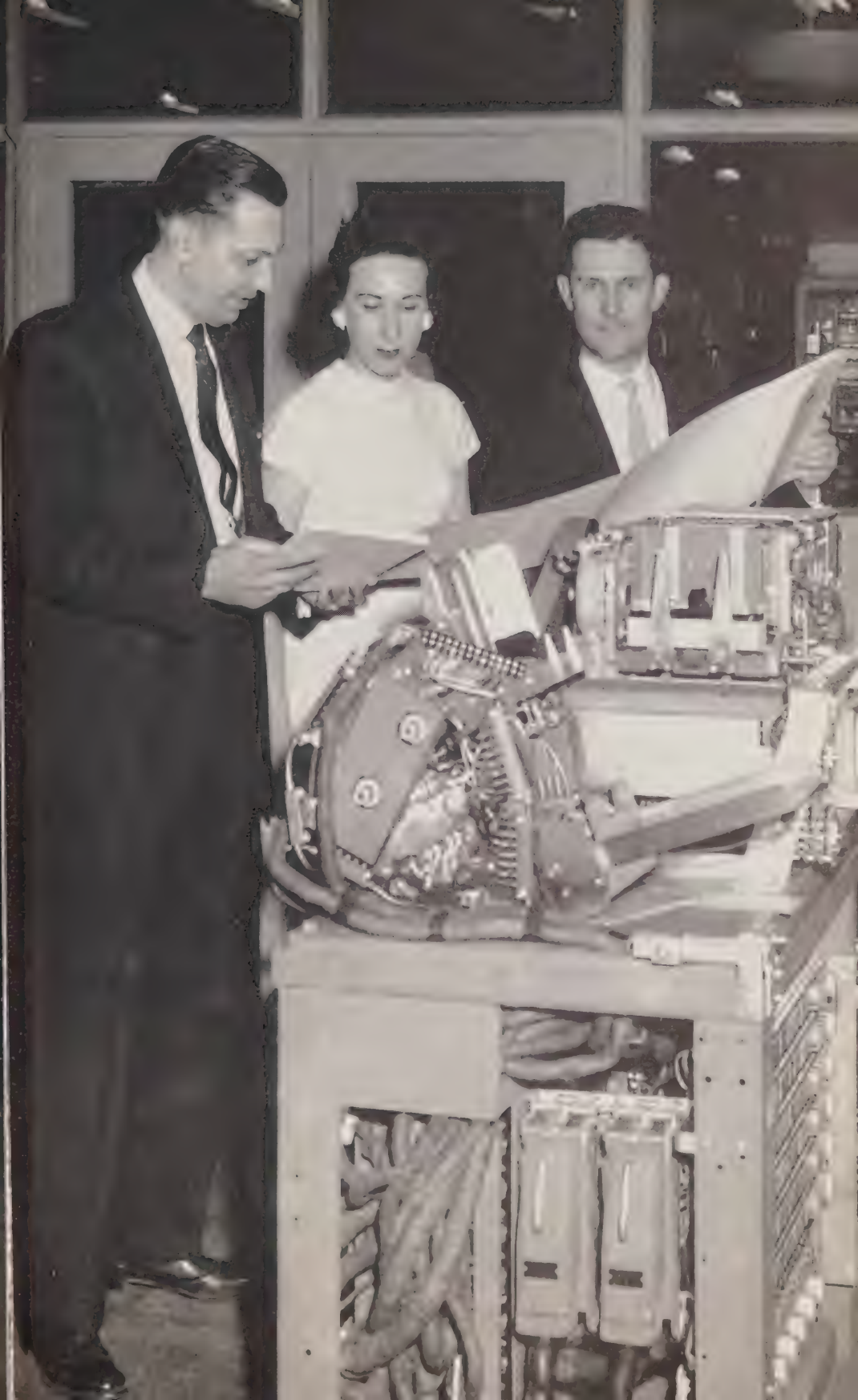
- |           |                     |
|-----------|---------------------|
| —Lakehead | —Windsor            |
| —Ottawa   | —Kitchener-Waterloo |
| —Cornwall |                     |

These district offices serve as information centres for persons concerned with compensation matters, in addition to facilitating administrative procedures.

All the district offices are equipped with teletype to link them with the head office in Toronto.







## Audit Office

An audit office is maintained by the Board in North Bay. It is equipped with teletype.

## Chest Examining Stations

Miners' chest examining stations are operated by the Board at:

- |                |                |
|----------------|----------------|
| —Sudbury       | —Fort William  |
| —Kirkland Lake | —Elliott Lake. |
| —Timmins       |                |

The combined efforts of the Department of Mines, Department of Health, the mine operators and miners in co-operation with the Workmen's Compensation Board have done much to reduce the incidence of silicosis in Ontario.

Statistics show that a downward trend in the number of silicosis cases since 1933 has been experienced.

## Personnel

The Board's total staff at the end of the year numbered 1,315 of which 1,075 were employed at Head Office, District Offices and Chest Examining Stations and 240 at the Hospital and Rehabilitation Centre.

## Information

The Board considers it essential that all employers, employees and the medical profession be kept fully informed of its operations at all times. To meet this need, a Public Service Division was formed three years ago to carry out a comprehensive program of disseminating information.

## Film "Teamwork in Action"

This film, showing the rehabilitation of an injured workman by the Board, was awarded first prize in 1957 in an international competition in Britain for rehabilitation films where entries from 47 countries were judged.

"Teamwork in Action" also received a special citation from the American Medical Association.

During the year, an estimated further 5,000 persons saw "Teamwork in Action". To date more than 500,000 have seen the film.

One of the microfilm spools capable of recording some 300 files of compensation cases





## **New Hospital and Rehabilitation Centre**

A complete survey of the existing facilities at the Malton Centre was made during 1957 to ensure their smooth integration into the new Centre. It is expected that the staffing of the new Centre, to be opened in 1958, will be adequately served by the transfer of existing treatment personnel from Malton. The general layout of the new Centre, being superior in every way to the present temporary buildings at Malton, will undoubtedly make for more efficient operation of the various departments concerned with treatment.

The new Centre has a capacity of 325 beds in the clinic dormitories and 175 beds in the hospital section. Plans for its construction were approved in 1955 and work was begun in 1956. Actual use of the buildings is expected by June of 1958, when patients will be transferred to it from Malton.

The new Centre will continue to treat a maximum of 500 patients at any one time. The decision to limit the accommodation to 500 patients stems from the Board's policy of encouraging the development of local physical medicine facilities in communities throughout the Province.

The Centre consists of a hospital and a clinic. The hospital section provides the medical supervision, active nursing care, physical, occupational and remedial therapy necessary to achieve progressive supervised recovery in the shortest possible time.

When the patient no longer requires nursing care, he is transferred to the clinic section of the Centre where the tempo of his program is increased to the point of maximum physical recovery. Where there is any remaining disability, it is in this clinic that such disability is assessed.

The existing equipment at Malton will be transferred to the new Centre but some new equipment will be required.

The new Hospital and Rehabilitation Centre is being constructed at an approximate cost of \$5,500,000.

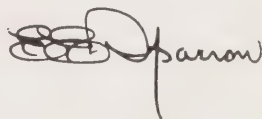
During the year 1957, 3,954 injured workmen were admitted to the Centre at Malton (no women are treated there).



## Rehabilitation Technique

In the past year, a series of conferences on amputees was inaugurated with representatives of the Prosthetic Division of Sunnybrook Hospital. The aim of the conferences is to speed the rehabilitation of amputees, particularly with regard to the supplying of artificial limbs, by securing closer co-operation of the manufacturers of prosthetic appliances. The conferences serve to cut down delays in getting the injured worker satisfactorily fitted with the prosthesis.

Dated at Toronto, this 7th day of March, 1958.

A handwritten signature in cursive script, appearing to read "E. J. Sparrow".

Chairman.

A handwritten signature in cursive script, appearing to read "J. Hawley".

Vice-Chairman.

A handwritten signature in cursive script, appearing to read "E. C. Steele".

Commissioner.

**WORKMEN'S COMPENSATION****BALANCE****AS AT 31ST****ASSETS****SCHEDULE 1 ACCIDENT FUND:**

Cash in banks .....	\$ 1,011,569.21	
Short term deposits .....	4,500,000.00	
		\$ 5,511,569.21
Investments—not in excess of amortized cost .....		118,989,194.13
Recoverable administration expenses: Schedule 2 and Crown employers .....		497,931.00
Recoverable from staff:		
Travelling and special advances .....	\$ 27,563.24	
Canada Savings Bonds purchases .....	127,095.62	154,658.86
Assessments receivable and estimated adjustments on 1957 and prior years' payrolls (note 1) .....		6,807,900.00
Land, buildings and equipment, at cost less accumulated depreciation (Exhibit 'E') .....		8,346,084.72
		<u>\$ 140,307,337.92</u>

**SCHEDULE 2:**

Cash in bank .....	\$ 218,546.62	
Investments—not in excess of amortized cost .....	5,843,084.80	
		6,061,631.42

**STAFF SUPERANNUATION FUND:**

Cash in bank .....	\$ 125,460.14	
Investments—not in excess of amortized cost .....	4,839,433.56	4,964,893.70
		<u>\$ 151,333,863.04</u>

Note 1: The estimates referred to above have been made by senior officials of the Board and are based on experience.

Note 2: The Board's consulting actuary has certified that the Schedule 1 Pension Fund is being soundly funded, and that, according to all information currently available, it can be considered to be in a satisfactory condition of solvency as at 31st December 1957.

Note 3: Interest on investments is included on a cash received basis with no adjustment for accrued interest.

Exhibit 'A'

## BOARD OF ONTARIO

## SHEET

DECEMBER 1957

## LIABILITIES

## SCHEDULE 1 ACCIDENT FUND:

Compensation awarded, payment deferred		\$ 28,480.16
Pensions: (note 2)		
Liability .....	\$ 96,357,194.83	
Contingency reserve .....	4,879,000.00	
		101,236,194.83
Accumulated provisions for		
Asbestosis .....	\$ 83,766.60	
Silicosis .....	2,009,906.85	
Second injuries .....	382,770.61	
Disasters .....	1,885,936.47	
Investment valuation .....	708,665.25	
		5,071,045.78
Funds received classification pending ..		76,301.43
Estimated additional liabilities: (note 1)		
Silicosis .....	\$ 1,391,900.00	
Pneumoconioses, outside class 5 .....	3,148,000.00	
Other claims .....	19,763,800.00	
		24,303,700.00
Contingent and operating reserves .....		9,591,615.72
		<u>\$ 140,307,337.92</u>

## SCHEDULE 2:

Employers' deposits—Under section 29 .....	\$ 5,723,943.02	
—Under section 33 .....	197,716.46	
—Tuberculosis account .....	4,083.63	
Compensation awarded, payment deferred ..	9,768.42	
Investment valuation provision .....	126,119.89	
		6,061,631.42

## STAFF SUPERANNUATION FUND:

Contributions by the board and staff less pensions paid .....	4,964,893.70	
		<u>\$ 151,333,863.04</u>

## WORKMEN'S COMPENSATION

## STATEMENT OF RECEIPTS

## SCHEDULE 1

## RECEIPTS

## NET ASSESSMENTS, PENALTIES, ETC.:

Gross assessments.....	\$ 51,269,061.74
Under section 9.....	385,629.25
Under section 107.....	9,987.10
Under section 113(3).....	3,489.83
Accident cost refunds.....	16.90
Province of Ontario for blind workmen.....	1,411.28

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\$ 51,669,596.10

LESS: Assessments and penalties  
refunded .....

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374,359.53

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\$ 51,295,236.57

SILICOSIS ASSESSMENTS..... 1,491,657.10

## SCHEDULE 2 AND CROWN EMPLOYERS:

For administration expenses.....	\$ 434,143.07
LESS: Refunds.....	1.50

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434,141.57

## INTEREST:

From investments.....	\$ 3,708,973.75
Bank deposits.....	134,759.94

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3,843,733.69

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\$ 57,064,768.93

## INVESTMENTS:

Principal returned..... 9,107,948.42

EXCESS OF PAYMENTS OVER RECEIPTS..... 459,445.48

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\$ 66,632,162.83

## Exhibit 'B'

## BOARD OF ONTARIO

## AND PAYMENTS DURING 1957

## PAYMENTS

COMPENSATION OTHER THAN PENSIONS AND DEFERRED COMPENSATION.....		\$ 17,233,698.44
PENSIONS .....		7,645,469.25
DEFERRED COMPENSATION .....		35,139.72
REHABILITATION .....		104,033.58
MEDICAL AID.....		10,564,954.35
SILICOSIS:		
Compensation .....	\$ 89,342.64	
Medical Aid.....	150,854.90	
Expenses .....	289,418.62	
		529,616.16
ASBESTOSIS EXPENSES.....		1,960.00
UNDER SECTION 9 .....		70,065.94
ADMINISTRATION AND OTHER EXPENSES.....		4,835,985.17
MINE RESCUE WORK .....		212,378.34
SPECIAL HOSPITALIZATION.....	\$ 294,289.60	
LESS: Recoveries from medical aid and other accounts.....	261,191.29	
		33,098.31
PARAPLEGIC EXPENSES .....		28,907.40
SAFETY ASSOCIATIONS .....		1,216,122.24
MALTON REHABILITATION CENTRE.....	\$ 1,408,018.67	
LESS: Recoveries from medical aid and other accounts.....	1,383,769.33	
		24,249.34
		\$ 42,535,678.24
FUNDS HELD IN TRUST—NOW CLASSIFIED.....		142,878.21
ADVANCES TO STAFF:		
Re accountable warrants, Canada Savings Bonds, etc.....	\$ 159,380.34	
LESS: Repayments .....	144,553.44	
		14,826.90
INVESTMENTS:		
Securities for permanent investment .....		20,442,245.38
CAPITAL OUTLAYS:		
Buildings—Head Office.....	\$ 30,551.00	
Buildings—New Rehabilitation Centre.....	3,256,120.00	
Furniture and Equipment.....	117,854.54	
Malton Equipment .....	15,802.72	
Equipment—New Rehabilitation Centre.....	76,205.84	
		3,496,534.10
		\$ 66,632,162.83

**WORKMEN'S COMPENSATION BOARD OF ONTARIO**  
**STATEMENT OF RECEIPTS AND PAYMENTS DURING 1957**

**SCHEDULE 2**

**RECEIPTS**

EMPLOYERS' DEPOSITS UNDER SECTION 29	\$ 356,421.72
EMPLOYERS' DEPOSITS UNDER SECTION 33	4,108,969.86
PROVINCE OF ONTARIO FOR TUBERCULOSIS .....	190,621.73
CLAIMANTS' MONIES	10.00

INTEREST:

Investments .....	\$ 199,313.68	
Bank deposits .....	2,818.40	
		<u>202,132.08</u>
		\$ 4,858,155.39

INVESTMENTS:

Principal returned ..	4,715.19
	<u>\$ 4,862,870.58</u>

**PAYMENTS**

CLAIMANTS OUT OF DEPOSITS UNDER SECTION 29	\$ 500,555.09
CLAIMANTS OUT OF DEPOSITS UNDER SECTION 33	4,067,880.77
CLAIMANTS OUT OF TUBERCULOSIS ACCOUNT	199,416.67
	<u>\$ 4,767,852.53</u>

INVESTMENTS:

Securities for Permanent Investment	10,050.78
	<u>\$ 4,777,903.31</u>
EXCESS OF RECEIPTS OVER PAYMENTS	84,967.27
	<u>\$ 4,862,870.58</u>



Exhibit 'D'

**WORKMEN'S COMPENSATION BOARD OF ONTARIO**  
**STATEMENT OF RECEIPTS AND PAYMENTS DURING 1957**

**SUPERANNUATION FUND**

**RECEIPTS**

CONTRIBUTED BY THE BOARD AND STAFF FOR CURRENT SERVICES	\$ 583,994.89
CONTRIBUTED BY SAFETY ASSOCIATIONS AND STAFF FOR CURRENT SERVICES	85,558.50
INTEREST:	
Investments	\$ 155,155.78
Bank deposits	828.39
	<u>155,984.17</u>
	\$ 825,537.56
EXCESS OF PAYMENTS OVER RECEIPTS	<u>25,247.06</u>
	<u>\$ 850,784.62</u>

**PAYMENTS**

PENSIONS PAID....	\$ 46,568.66
CONTRIBUTIONS REFUNDED	60,984.46
INVESTMENTS:	
Securities for Permanent Investment	743,231.50
	<u>\$ 850,784.62</u>

**WORKMEN'S COMPENSATION BOARD OF ONTARIO**  
**SCHEDULE OF FIXED ASSETS AND ACCUMULATED**  
**DEPRECIATION AS AT 31ST DECEMBER 1957**

	Cost	Accumulated Depreciation	1957 Depreciation
HEAD OFFICE:			
Land .....	\$ 441,855.70		
Building .....	3,609,158.72	\$ 436,045.64	\$ 90,228.97
Equipment .....	725,418.36	519,178.33	114,254.80
REHABILITATION CENTRES:			
Malton—Buildings .....	51,284.46	51,284.46	
—Equipment .....	70,857.29	50,389.37	7,596.73
New —Land .....	172,207.28		
—Roads .....	41,181.70		
—Buildings .....	4,338,517.27	108,462.93	108,462.93
—Equipment .....	76,205.84	15,241.17	15,241.17
	<u>\$ 9,526,686.62</u>	<u>\$ 1,180,601.90</u>	<u>\$ 335,784.60</u>
	1,180,601.90		
Net .....	<u>\$ 8,346,084.72</u>		

1957 depreciation provision is calculated by the straight line method at the following rates:

Buildings	— 2½ % per annum
Office and treatment equipment	—20 % per annum
Automotive equipment	—33⅓ % per annum









**AUDITORS' REPORT**  
**WORKMEN'S COMPENSATION BOARD OF ONTARIO**  
**REPORT AND ACCOUNTS**  
**31st DECEMBER, 1957**

26th February, 1958.

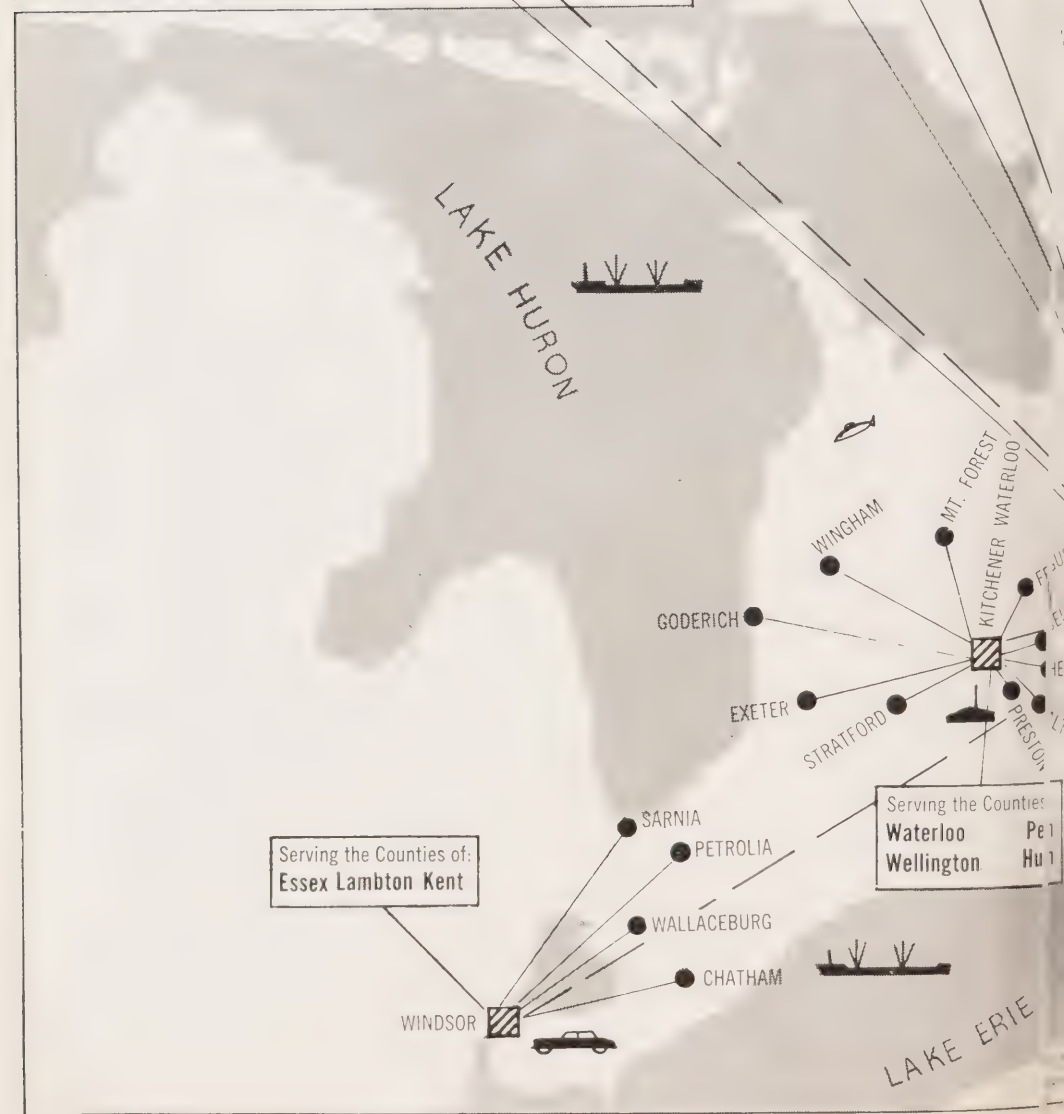
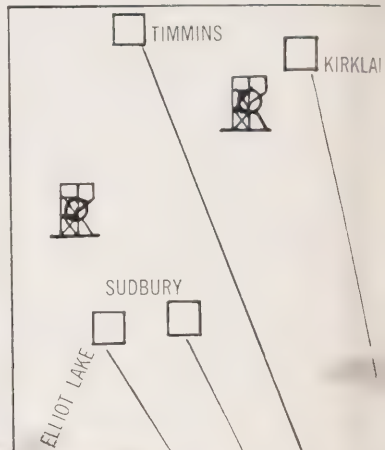
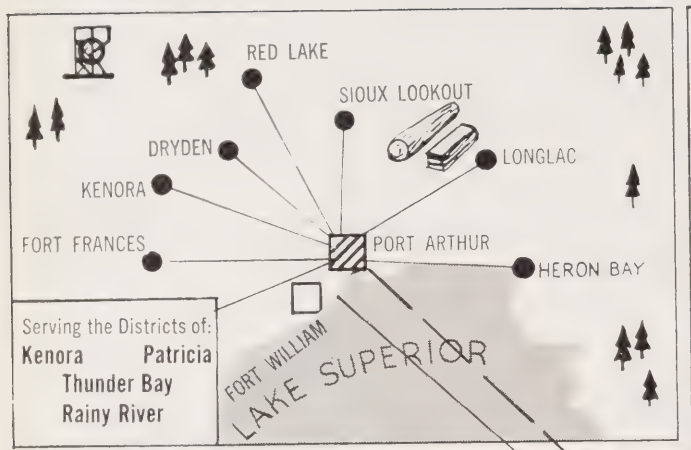
The Chairman,  
Workmen's Compensation Board of Ontario,  
Toronto, Ontario.

We have examined the balance sheet of the Workmen's Compensation Board of Ontario as at 31st December 1957 and the related statements of receipts and payments for the year ended on that date and have made a general review of the accounting procedures and such tests of accounting records and other supporting evidence as we considered necessary in the circumstances. We have received all the information and explanations we have required.

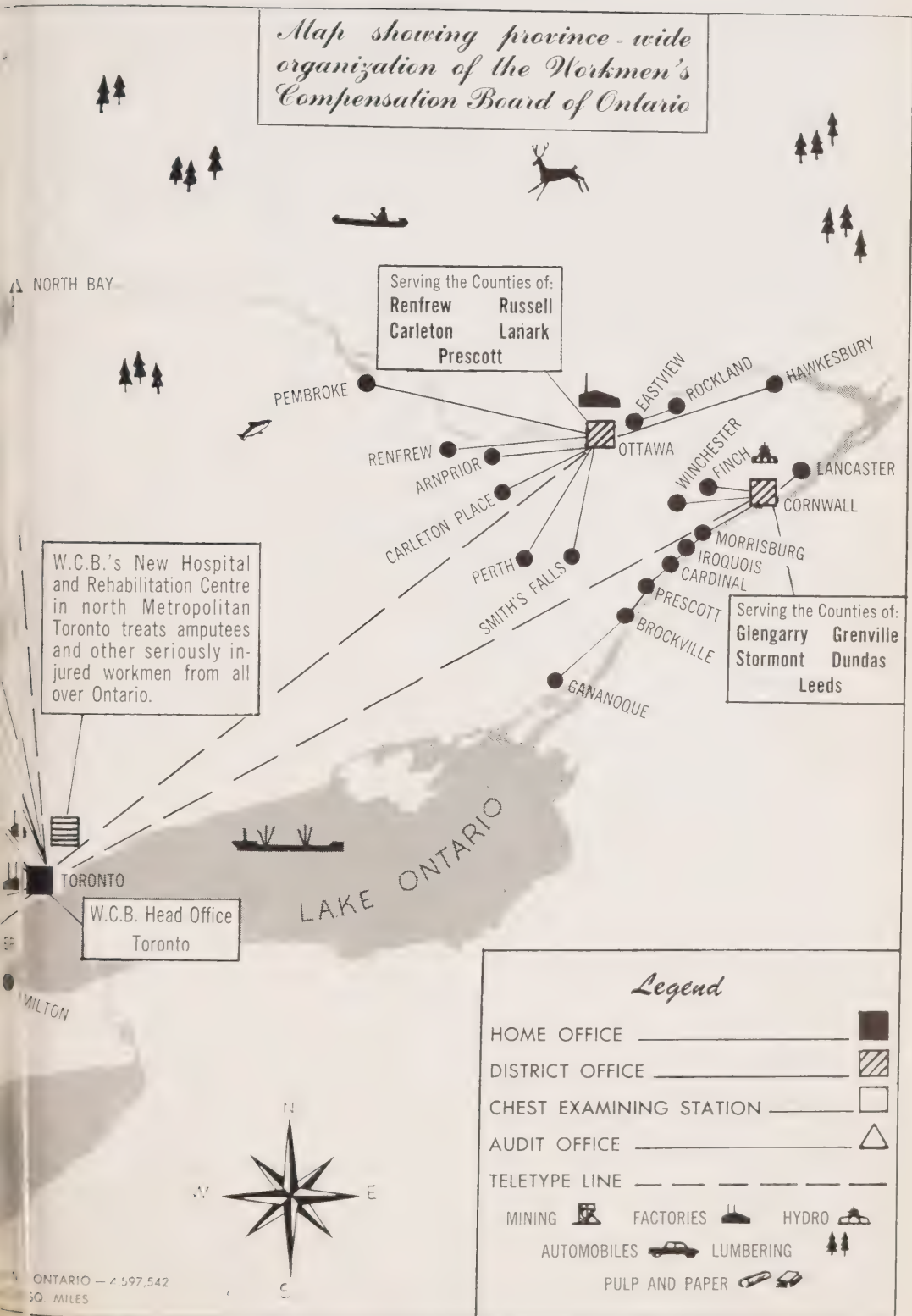
Cash in banks and on short term deposit were confirmed to us by certificates provided by the depositaries thereof and we verified by actual inspection the existence of the securities representing the investments.

In our opinion, the accompanying balance sheet, together with the notes appended thereto, and the statements of receipts and payments have been drawn up so as to present fairly the financial position of the Board as at 31st December 1957 and the receipts and payments for the year ended on that date, according to the best of our information, the explanations given to us and as shown by the records of the Board.

Glendinning, Jarrett & Campbell,  
Chartered Accountants  
Auditors.







## ADMINISTRATION AND SPECIAL SERVICE EXPENSES

### ANALYSIS OF ADMINISTRATION EXPENSES AND SERVICE OUTLAYS DURING 1957

	Total Expenses
Salaries of Board and Staff.....	\$3,425,464.66
Travelling and Other Expenses of Board and Staff.....	222,283.21
Printing, Stationery and Office Supplies.....	240,824.84
Postage and Excise Stamps.....	177,987.33
Telephone, Telegraph, Teletype and Express.....	68,863.65
Legal Expenses, Witness Fees, etc.....	7,112.29
Insurance and Security Service.....	10,088.35
Auditor's Services, under instruction of Lieutenant-Governor in Council.....	3,000.00
Special Services.....	198,327.29
Equipment Rental and Repairs.....	113,019.61
Equipment depreciated fully during year.....	8,380.86
Building Services—Maintenance, Supplies, Heat, Water, Hydro, Cafeteria, Laundry and Taxes.....	165,101.59
Public Relations and Educational Activities.....	26,384.61
Board's Contribution to Staff Superannuation Fund.....	323,593.12
	<u>\$4,990,431.41</u>
Less:	
Portion attributable to W.C.B. Hospital for Services Rendered by Head Office Staff.....	114,949.24
Rentals charged Safety Associations for Accommoda- tion in Head Office Building and District Offices.....	39,497.00
	<u>\$4,835,985.17</u>
Adjustments for Depreciation:	
Plus:	
Depreciation charged for Head Office Building for 1957.....	90,228.97
Depreciation charged for Head Office Equipment for 1957.....	114,254.80
	<u><u>\$5,040,468.94</u></u>

### SCHEDULE FOR PRO RATION OF ADMINISTRATION EXPENSES AND SERVICE OUTLAYS

Silicosis Account.....	\$ 101,077.00
Asbestosis Account.....	147.00
Special Hospital Account.....	22,072.00
Safety Associations.....	91,209.00
Schedule 2 and Crown Employers.....	497,931.00
Schedule 1 Employers—	
Charged as Administration Expenses.....	\$3,897,344.28
Charged as Medical and Investigatory Service Outlays.....	430,688.66
	<u>4,328,032.94</u>
	<u><u>\$5,040,468.94*</u></u>

\*Credit adjustment of \$360.57 for prior years to be subtracted from this amount due to adjustments of Schedule 2 administration receipts.

## **SPECIAL SERVICES**

### **MINE RESCUE WORK ACCOUNT, 1957**

Maintenance of Stations, Salaries and Supplies..... \$ 212,378.34

TOTAL CHARGED TO CLASS 5 \$ 212,378.34

### **SPECIAL HOSPITAL ACCOUNT, 1957**

Payment for Services:

Toronto General Hospital.....	\$ 249,309.91
Toronto Western Hospital.....	41,975.00
Toronto St. Joseph's Hospital.....	3,004.69
	<u>294,289.60</u>

Pro Rata Share of the Board's Administration Expenses	22,072.00
	<u>316,361.60</u>

Less:

Recoveries from Medical Aid and Other Accounts .....	261,191.29
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TOTAL CHARGED TO SCHEDULE 1.....	<u>\$ 55,170.31</u>
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### **PARAPLEGIC ACCOUNT, 1957**

Doctors' Fees, Equipment and Supplies.....	\$ 28,907.40
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TOTAL CHARGED TO SCHEDULE 1.....	<u>\$ 28,907.40</u>
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# *SPECIAL SERVICES (Cont.)*

24

## GRANTS TO SAFETY OR ACCIDENT PREVENTION ASSOCIATIONS, 1957

Association	Class	Grant	Rental	Audit Fees Paid by Board	Totals
Lumbermen's Safety Association.....	1	\$ 98,000.00	\$ 4,150.00	\$100.00	\$ 102,250.00
Ontario Pulp and Paper Makers' Safety Association	2	30,802.00	2,681.00		33,483.00
Mines Accident Prevention Association of Ontario.....	5	47,170.00		50.00	47,220.00
Industrial Accident Prevention Associations	3,4,6,7,8,9,10, 11,12,13,14,15, 16,17,18,19,23(0)	503,384.00	20,446.00	250.00	524,080.00
Transportation Safety Association of Ontario.....	20	141,400.00	4,978.00	100.00	146,478.00
Ontario Highway Construction Safety Association	21	68,444.00	1,261.00	50.00	69,755.00
Electrical Employers' Association of Ontario.....	22(0)	60,112.24	3,328.00	50.00	63,490.24
Construction Safety Association of Ontario.....	22(1) 24	226,613.00	2,653.00	100.00	229,366.00
		<u>\$1,175,925.24</u>	<u>\$39,497.00</u>	<u>\$700.00</u>	<u>\$1,216,122.24</u>
Pro Rata Share of the Board's Administration Expenses					91,209.00
TOTAL CHARGED TO SCHEDULE 1					<u>\$1,307,331.24</u>

## ***SPECIAL SERVICES (Cont.)***

### **THE WORKMEN'S COMPENSATION BOARD HOSPITAL AND REHABILITATION CENTRE EXPENSES, 1957**

	Total Expenses
Salaries .....	\$ 770,970.56
Travelling Expenses and Transportation .....	24,102.76
Stationery and Supplies .....	37,871.98
Telephone, Postage, Telegraph and Express .....	6,154.55
Rent .....	—1,260.32
Special Services, Sewage and Laundry .....	51,454.07
Insurance .....	2,527.41
Meals .....	254,105.53
Maintenance and Supplies .....	18,539.32
Hydro, Water and Heat .....	53,510.80
Equipment depreciated fully during year .....	10,387.50
Entertainment .....	5,153.17
Gasoline and Vehicle Maintenance .....	5,983.91
Equipment Rental and Repairs .....	1,673.85
Public Relations and Educational Activities .....	151.04
Board's Contribution to Staff Superannuation Fund .....	51,743.30
	<hr/>
	\$ 1,293,069.43
Plus:	
Pro Rata Share of the Board's expenses in administering the accounts reimbursing costs of operating W.C.B. Hospital .....	98,149.24
Charged for part-time services of Head Office Staff rendered directly at W.C.B. Hospital .....	16,800.00
	<hr/>
	\$ 1,408,018.67
Adjustments for Depreciation:	
Depreciation charged for Buildings for 1957 .....	108,462.93
Depreciation charged for Equipment for 1957 .....	22,837.90
	<hr/>
	\$ 1,539,319.50
Less:	
Recoveries from Medical Aid and Other Accounts .....	1,383,769.33
TOTAL CHARGED TO SCHEDULE 1 .....	<hr/>
	\$ 155,550.17

#### **DEPOSIT ACCOUNT—W.C.B. HOSPITAL**

As a service to patients at The Workmen's Compensation Board Hospital and Rehabilitation Centre, the Board cashes their compensation cheques and maintains a bank account for them. The amount held in this account at December 31, 1957, was \$8,608.00.

## STATEMENT OF EXPENSES

### Charged to Schedule 1 Employers:

Administration Expenses .....	\$ 3,897,344.28
Medical and Investigatory Service Outlays .....	430,688.66
Mine Rescue Work Account .....	212,378.34
Special Hospital Account .....	55,170.31
Paraplegic Account .....	28,907.40
Safety Association Expenses .....	1,307,331.24
The Workmen's Compensation Board Hospital and Rehabilitation Centre Expenses .....	155,550.17
Section 9 Expenses .....	70,065.94
Credit adjustment, prior years' expenses .....	—360.57
	\$ 6,157,075.77*

Charged to Schedule 2 and Crown Employers .....\$ 497,931.00

\*Does not include silicosis and asbestosis expenses, Class 5, or charges to all classes replenishing the Disaster Reserve, Second Injury Reserve and Pension Fund Contingency Reserve.



## SCHEDULE 1 ACCOUNTS

### TRAVELLING AND SPECIAL ADVANCES

Balance, January 1, 1957 .....	\$	21,857.90		
Advanced during 1957 .....		15,276.63		
Returned during 1957 .....			\$	9,571.29
Balance, December 31, 1957 .....				27,563.24
	\$	37,134.53	\$	37,134.53

### CANADA SAVINGS BONDS

Due from Staff, January 1, 1957 .....	\$	117,974.06		
Purchased during 1957 .....		150,350.00		
Repaid during 1957 .....			\$	141,228.44
Balance, December 31, 1957 .....				127,095.62
	\$	268,324.06	\$	268,324.06

### RESERVE FOR COMPENSATION DEFERRED

Balance, January 1, 1957 .....	\$	19,324.94		
Awards during 1957 .....		43,699.24		
Interest added .....		595.70		
Payments during 1957 .....			\$	35,139.72
Balance, December 31, 1957 .....				28,480.16
	\$	63,619.88	\$	63,619.88

### PENSION FUND

Balance, January 1, 1957 .....	\$	89,820,675.59		
Awards during 1957 .....		11,042,171.25		
Interest added .....		3,139,817.24		
Payments during 1957 .....			\$	7,645,469.25
Balance, December 31, 1957 .....				96,357,194.83
	\$	104,002,664.08	\$	104,002,664.08

**Schedule 1 Pensioners as at December 31, 1957**

Male Workmen	15,126
Female Workmen	454
Widows and Foster Mothers	2,884
Children	2,424
Invalid Children	68
Parents, etc.	92
	<u>21,048</u>

**PENSION FUND CONTINGENCY RESERVE**

Balance, January 1, 1957	\$ 3,750,000.00	
Transferred from Classes	1,000,000.00	
Interest added	129,000.00	
Balance, December 31, 1957		\$ 4,879,000.00
	<u>\$ 4,879,000.00</u>	<u>\$ 4,879,000.00</u>

**ASBESTOSIS ACCOUNT**

Balance, January 1, 1957	\$ 83,017.79	
Interest added	2,855.81	
Expenses:		
X-Ray Examinations		\$ 1,960.00
Pro Rata Share of the Board's		
Administration Expenses		147.00
Balance, December 31, 1957		\$ 83,766.60
	<u>\$ 85,873.60</u>	<u>\$ 85,873.60</u>

**SILICOSIS ACCOUNT**

Balance, January 1, 1957	\$ 1,901,603.01	
Assessments received during 1957	1,491,657.10	
Interest added	65,415.14	
Awards:		
Compensation other than Pensions and Deferred Compensation	\$ 89,342.64	
Pensions	808,976.00	
Deferred Compensation	9,099.24	
Medical Aid	150,854.90	
		\$ 1,058,272.78
Expenses:		
Salaries and Expenses of Examining Stations	\$240,139.86	
Silicosis Referee Board	24,226.15	
Medical Statistics Div.	25,052.61	
		239,418.62
Pro Rata Share of the Board's Administration Expenses		101,077.00
Balance, December 31, 1957		2,009,906.85
	<u>\$ 3,458,675.25</u>	<u>\$ 3,458,675.25</u>
Balance, December 31, 1957 (as above)	\$ 2,009,906.85	
Estimated Outstanding Liability		\$ 3,401,800.00
Liability unprovided for	1,391,893.15	
	<u>\$ 3,401,800.00</u>	<u>\$ 3,401,800.00</u>

## SECOND INJURY RESERVE

Balance, January 1, 1957.....	\$ 308,093.10	
Charged to Classes .....	127,236.48	
Interest added .....	9,647.03	
Transferred to Classes .....		\$ 62,206.00
Balance, December 31, 1957.....		382,770.61
	<u>\$ 444,976.61</u>	<u>\$ 444,976.61</u>

## DISASTER RESERVE

Balance, January 1, 1957.....	\$ 1,331,197.35	
Charged to Classes .....	508,945.93	
Interest added .....	45,793.19	
*Balance, December 31, 1957 .....		\$ 1,885,936.47
	<u>\$ 1,885,936.47</u>	<u>\$ 1,885,936.47</u>

\*1957 allotments to the Classes will not be made by the Board's consulting actuary until rate calculations are made in the Fall of 1958.

## STATEMENT OF RECONCILIATION

### BALANCE SHEET TO

### FINANCIAL STATEMENT BY CLASS AND GROUP

Contingent and Operating Reserves (Balance Sheet - Exhibit 'A') .....	\$ 9,591,615.72
Estimated Additional Liabilities (Balance Sheet - Exhibit 'A') .....	24,303,700.00
	<u>\$ 33,895,315.72</u>

Less:

Assessments receivable and estimated adjustments on 1957 and prior years' payrolls (Balance Sheet - Exhibit 'A') .....	6,807,900.00
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BALANCE AT CREDIT OF CLASSES, Dec. 31, 1957 (Financial Statement by Class and Group) .....	<u>\$ 27,087,415.72</u>
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# FINANCIAL STATEMENT AS AT DECEMBER 31, 1957, SCHEDULE 1 BY CLASS AND GROUP

Group and Class	Assessments and Compensation			Other Credits and Charges						
	Assessments		Compensation and Medical Aid	All Other Income		All Other Outlays	Transfer to Reserves	Balance Forward Prior Years	Balance December 31, 1957	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Group 010	1,961,367.89		1,164,825.45		14,339.63		195,425.34		—798,102.04	
“ 011	1,121,540.18		654,996.27		8,236.15		108,681.20		405,944.39	
“ 013	728,523.01		547,214.67		5,308.02		90,797.38		169,076.40	
Class 1	3,811,431.08		2,367,036.39		27,883.80		394,903.92		—223,081.25	
Group 020	692,499.13		731,201.73		12,536.93		102,448.86		618,372.03	
“ 022	2,258,304.08		1,006,365.72		29,599.70		141,084.14		1,045,951.24	
Class 2	2,950,803.21		1,737,567.45		42,136.63		243,533.00		1,664,323.27	
Group 030	351,979.88		274,412.85		2,598.87		42,939.09		94,892.93	
Class 3	351,979.88		274,412.85		2,598.87		42,939.09		94,892.93	
Group 040	483,413.08		398,027.97		5,159.68		62,894.61		204,128.63	
“ 042	237,180.25		191,318.89		22,099.82		30,612.94		115,924.28	
Class 4	720,593.33		589,346.86		27,259.50		93,507.55		320,052.91	
Group 051	1,140,812.15		1,036,106.13		19,717.17		199,097.81		777,158.12	
“ 052	1,104,414.97		1,103,541.60		5,947.03		212,056.19		293,331.90	
“ 053	1,108,343.48		1,180,561.19		5,869.69		226,856.24		186,281.44	
“ 054	670,467.59		296,101.32		7,882.71		56,898.73		266,444.72	
Class 5	4,024,038.19		3,616,310.24		39,416.60		694,908.97		1,523,216.18	
Group 060	459,652.31		292,218.10		18,818.44		46,170.39		345,191.28	
“ 062	26,997.96		34,498.87		5,454.38		5,397.77		1,688.47	
“ 063	770,723.85		396,210.44		5,503.88		62,059.39		266,664.75	
“ 064	124,234.92		151,816.06		5,545.70		23,753.45		269,738.56	
Class 6	1,381,609.04		874,743.47		35,322.40		137,381.00		1,150,626.62	

Group 070	1,258,422.73	825,717.38	18,571.44	129,193.43	43,675.29	915,772.04	1,194,180.11
" 073	232,906.72	286,806.73	5,519.32	44,874.36	10,547.32	272,235.47	168,433.10
Class 7	1,491,329.45	1,112,524.11	24,090.76	174,067.79	54,222.61	1,188,007.51	1,362,613.21
Group 080	1,135,715.31	702,476.38	26,706.93	109,910.88	31,494.44	1,273,075.44	1,591,615.98
" 083	116,234.66	74,837.47	592.04	11,709.23	3,737.93	19,484.95	46,027.02
Class 8	1,251,949.97	777,313.85	27,298.97	121,620.11	35,232.37	1,292,560.39	1,637,643.00
Group 090	328,969.67	246,600.85	3,288.56	38,583.68	10,553.13	153,967.99	190,488.56
" 091	232,517.30	108,732.96		17,012.58	8,879.46	-8,244.91	89,647.39
" 092	75,661.49	32,978.78	4,013.16	5,159.92	2,192.76	197,945.34	237,288.53
" 094	1,098,392.06	718,090.48	5,321.40	112,353.91	35,909.90	233,315.29	470,674.46
" 095	206,316.60	186,253.78	556.93	29,141.64	6,110.96	27,470.14	12,837.29
Class 9	1,941,857.12	1,292,656.85	13,180.05	202,251.73	63,646.21	604,453.85	1,000,936.23
Group 100	2,466,439.30	1,904,964.09	13,481.61	298,468.19	106,705.14	559,165.73	728,949.22
" 104	464,519.37	277,755.27	9,858.15	46,240.15	14,792.49	27,628.66	163,218.27
" 106	514,731.78	356,090.39	9,317.05	55,714.63	14,381.15	453,007.23	550,869.89
" 109	763,684.40	500,480.44	25,252.69	79,325.03	15,791.48	1,147,929.02	1,341,269.16
Class 10	4,209,374.85	3,039,290.19	57,909.50	479,748.00	151,670.26	2,187,730.64	2,784,306.54
Group 110	573,870.96	428,949.06	10,363.71	67,114.25	25,717.39	494,409.96	556,863.93
" 111	1,830,795.65	1,631,864.49	142,550.93	277,804.58	59,244.95	1,167,631.66	1,172,064.22
" 113	177,737.10	88,640.09	129.82	13,868.81	6,376.71	6,403.17	75,384.48
" 114	212,679.02	133,971.69	1,033.27	20,961.49	2,658.49	49,337.58	105,458.20
Class 11	2,795,082.73	2,283,425.33	154,077.73	379,749.13	93,997.54	1,717,782.37	1,909,770.83
Group 120	273,035.44	227,506.37	9,556.47	36,258.50	11,204.94	328,823.68	336,445.78
" 121	178,277.98	137,625.22	2,866.57	21,549.32	9,032.47	141,391.01	154,328.55
" 122	223,135.69	135,259.64	6,739.62	21,313.00	8,399.20	78,406.43	143,309.90
" 123	230,591.22	160,767.57	14,774.65	26,299.41	8,180.39	258,313.96	308,432.46
" 125	21,903.49	4,107.53	1,570.10	642.67	1,312.80	77,443.76	94,854.35
Class 12	926,943.82	665,266.33	35,507.41	106,062.90	38,129.80	884,378.84	1,037,371.04







Group 190	166,112.17	118,802.24	4,813.51	18,679.82	6,076.40	104,904.61	132,271.83
" 191	495,090.37	440,387.55	8,086.43	69,013.94	16,472.63	289,750.62	267,053.30
Class 19	661,202.54	559,189.79	12,899.94	87,693.76	22,549.03	394,655.23	399,325.13
Group 200	1,857,400.59	1,542,365.56	68,219.87	285,898.80	47,422.51	522,646.57	572,580.16
" 201	732,591.36	608,973.01	18,277.56	112,155.25	22,818.39	367,376.82	374,299.09
" 202	81,565.64	115,454.86	9,064.28	22,235.57	4,421.57	124,526.33	75,044.25
" 203	254,586.07	287,412.35	2,430.31	52,091.48	4,325.33	106,584.88	19,772.10
Class 20	2,926,143.66	2,554,205.78	97,992.02	472,381.10	76,987.80	1,121,134.60	1,041,695.60
Group 210	1,151,033.17	887,472.44	8,565.73	141,972.13	40,566.91	382,144.03	471,731.45
" 211	2,093,673.40	1,265,968.01	4,539.69	196,036.65	38,584.93	—3,611.72	594,011.78
Class 21	3,244,706.57	2,153,440.45	13,105.42	338,008.78	79,151.84	378,532.31	1,065,743.23
Group 221	270,827.06	221,545.15	2,704.94	94,706.69	13,047.34	122,567.48	66,800.30
" 222	500,515.21	409,692.40	16,920.00	49,556.96	13,216.44	690,861.62	735,831.03
" 223	687,738.15	568,113.71	7,305.10	71,217.27	22,204.72	—133,206.95	—99,699.40
Class 22	1,459,080.42	1,199,351.26	26,930.04	215,480.92	48,468.50	680,222.15	702,931.93
Group 230	834,727.46	521,729.29	4,775.27	81,641.33	21,758.10	189,579.75	403,953.76
" 231	442,361.42	434,740.02	8,390.87	51,905.81	14,359.51	412,836.12	362,583.07
" 232	27,347.04	26,883.10	5,781.26	3,209.71	4,860.84	95,257.84	93,432.49
Class 23	1,304,435.92	983,352.41	18,947.40	136,756.85	40,978.45	697,673.71	859,969.32
Group 240	6,879,761.57	5,324,196.12	83,297.14	830,915.95	163,236.59	2,652,417.75	3,297,127.80
" 244	1,696,800.35	1,413,097.79	10,679.62	128,427.71	39,493.00	24,689.63	61,151.10
" 245	514,026.93	356,019.35	31,988.78	55,182.42	14,164.34	116,167.21	236,816.81
Class 24	9,090,588.85	7,093,313.26	125,965.54	1,104,526.08	216,893.93	2,793,274.59	3,595,095.71
Group 250	413,658.69	313,831.60	2,058.67	37,469.95	7,739.62	92,117.92	148,794.11
" 251	232,358.14	230,525.78	3,929.31	27,523.64	5,842.59	154,949.25	127,344.69
" 252	338,539.16	292,070.89	2,315.54	34,873.83	5,843.74	52,765.76	110,832.00
" 253	56,307.19	49,808.93	1,205.38	5,946.94	1,534.84	59,454.39	59,676.25
" 254	464,177.09	363,588.93	18,012.09	45,198.64	10,061.21	200,639.90	263,980.30
" 255	23,082.41	21,868.03	1,617.16	2,652.75	1,119.54	79,764.68	78,823.93
Class 25	1,578,122.68	1,271,694.16	29,138.15	153,665.75	32,141.54	639,691.90	789,451.28

# **FINANCIAL STATEMENT—Continued** BY CLASS AND GROUP

Group and Class	Assessments and Compensation			Other Credits and Charges					December Balance 31, 1957
	Assessments	Compensation and Medical Aid	All Other Income	All Other Outlays	Transfer to Reserves	Balance Forward Prior Years			
Group 260	\$ 814,100.98 c.	\$ 516,798.96 c.	\$ 219.33 c.	\$ 61,719.75 c.	\$ 10,176.26 c.	\$ c.			\$ 225,625.34 c.
Class 26	814,100.98	516,798.96	219.33	61,719.75	10,176.26				225,625.34
Schedule 1	50,894,702.21	38,170,481.62	913,349.94*	6,157,075.77**	1,636,182.41***	21,243,103.37			27,087,415.72

\*Includes Section 9, \$385,629.25; Section 107, \$9,987.10; Section 113-3, \$3,489.83; Accident Cost Refunds, \$16.90; Blind, \$1,411.28; Interest, \$450,609.58, and Transfer from Second Injury Reserve, \$62,206.00.

\*\*Includes Safety Associations, \$1,307,331.24; Section 9, \$70,065.94; Mine Rescue Work, \$212,378.34; W.C.B. Hospital, \$155,550.17; Special Hospital, \$55,170.31; Paraplegic, \$28,907.40; Medical and Investigatory Service Outlays, \$430,688.66, and Administration, \$3,896,983.71.

\*\*\*Includes Transfers to Disaster Reserve, \$508,945.93; Second Injury Reserve, \$127,236.48, and Pension Fund Contingency Reserve, \$1,000,000.00.

## SCHEDULE 2 AWARDS, 1957

	Awards Not Pensions	Pensions	Totals
Municipal Corporations, etc.	\$ 1,211,130.37	\$ 414,144.25	\$ 1,625,274.62
Steam Railroads .....	1,146,491.49	629,071.12	1,775,562.61
Electric Railroads .....	3,127.45	13,241.00	16,368.45
Navigation Companies .....	185,893.50	40,479.00	226,372.50
Telephone and Telegraph Companies .....	25,369.53	10,012.50	35,382.03
Dominion Crown Cases .....	591,421.20	143,913.50	735,334.70
Provincial Crown Cases .....	394,493.99	173,494.00	567,987.99
Tuberculosis Account .....	196,677.42	1,605.00	198,282.42
	<u>\$ 3,754,604.95</u>	<u>\$ 1,425,960.37</u>	<u>\$ 5,180,565.32</u>

## SCHEDULE 2 ACCOUNTS

### EMPLOYERS' DEPOSITS UNDER SECTION 29

Cash in bank and invested, January 1, 1957	\$ 5,646,723.62	
Deposits received from Employers	356,421.72	
Interest received .....	221,352.77	
Paid to Pensioners* .....		\$ 500,555.09
Cash in bank and invested, December 31, 1957		5,723,943.02
	<u>\$ 6,224,498.11</u>	<u>\$ 6,224,498.11</u>

### EMPLOYERS' DEPOSITS UNDER SECTION 33

Cash in bank, January 1, 1957	\$ 156,627.37	
Deposits received from Employers	4,108,969.86	
Payments made — *Compensation, Rehabilitation and Medical Aid .....		\$ 4,067,880.77
Cash in bank, December 31, 1957		197,716.46
	<u>\$ 4,265,597.23</u>	<u>\$ 4,265,597.23</u>

### DEFERRED AWARDS

Cash in bank and invested, January 1, 1957	\$ 9,468.28	
Refunded by Claimants	10.00	
Interest received	290.14	
Cash in bank and invested, December 31, 1957		\$ 9,768.42
	<u>\$ 9,768.42</u>	<u>\$ 9,768.42</u>

**TUBERCULOSIS ACCOUNT**

Balance in Account, January 1, 1957 .....	\$ 12,878.57	
Deposits received from Province of Ontario .....	190,621.73	
Payments made—Compensation, Rehabilitation and Medical Aid .....		\$ 199,416.67
Balance in Account, December 31, 1957 .....		4,033.63
	<u>\$ 203,500.30</u>	<u>\$ 203,500.30</u>

**INVESTMENT RESERVE**

Cash in bank and invested, January 1, 1957 .....	\$ 145,630.72	
Transferred to Interest for Section 29 .....		\$ 19,510.83
Cash in bank and invested, December 31, 1957 .....		126,119.89
	<u>\$ 145,630.72</u>	<u>\$ 145,630.72</u>

**\*Schedule 2 Pensioners as at December 31, 1957:**

Male Workmen .....	2,695
Female Workmen .....	52
Widows and Foster Mothers .....	1,022
Children .....	528
Invalid Children .....	17
Parents, etc. ....	35
	<u>4,349</u>

**SUPERANNUATION FUND**

Cash in bank and invested, January 1, 1957 .....	\$ 4,246,909.26	
Contributions by Board and Staff .....	669,553.39	
Interest received .....	155,984.17	
Contributions refunded .....		\$ 60,984.46
Pensions paid .....		46,568.66
Cash in bank and invested, December 31, 1957 .....		4,964,893.70
	<u>\$ 5,072,446.82</u>	<u>\$ 5,072,446.82</u>

















# 1956

## ONTARIO

### FACTS and FIGURES...



CLAIMS  
FOR  
WORK  
INJURIES  
SETTLED  
DURING  
1956

STATISTICAL REPORT

**Workmen's Compensation Board  
Ontario**

90 HARBOUR STREET

TORONTO



## **Preface**

Once again, the Board is pleased to present its statistical report based on work injuries settled during 1956. This is the eighth such report published by the Workmen's Compensation Board.

Those reading this report who received Payroll Statement Forms sent out early in 1956 will recall that they were requested to supply the Workmen's Compensation Board with, "the number of hours worked by all employees, and the average number of employees for 1955 and 1956".

This information has been put to good use. "Man hours" figures for Ontario are being used as the basis for compiling accident frequency rates, (number of settled work injuries per million man hours of exposure). These figures are being correlated with similar calculations for the other nine provinces to indicate the sources of work injuries, thus providing a useful accident prevention tool for all of Canada.

Information in this report refers only to work injuries settled during 1956, regardless of the year of origin. We must caution against the comparison of data contained in this report with that from other sources, unless it is known that such information contains figures for Ontario settled cases also.

This report is published to aid accident prevention work by providing records which serve as "yardsticks" for comparisons of performance. Any suggestions which might prove instrumental in helping this report to achieve its goal will be welcome.

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**EMPLOYERS COVERED UNDER SCHEDULE 1 OF THE WORKMEN'S  
COMPENSATION ACT (ONTARIO) 1945 - 1956**

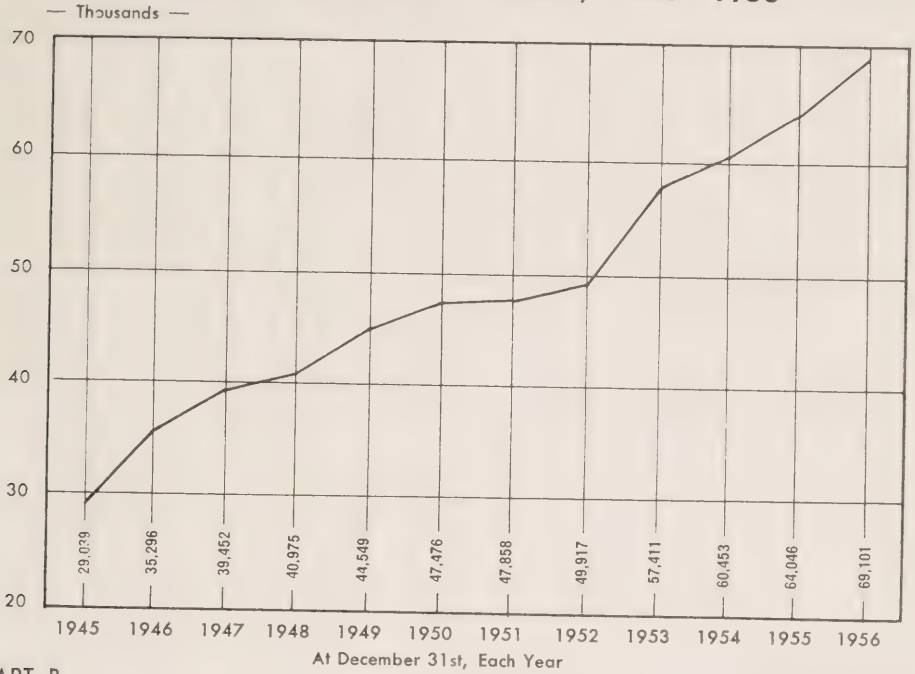
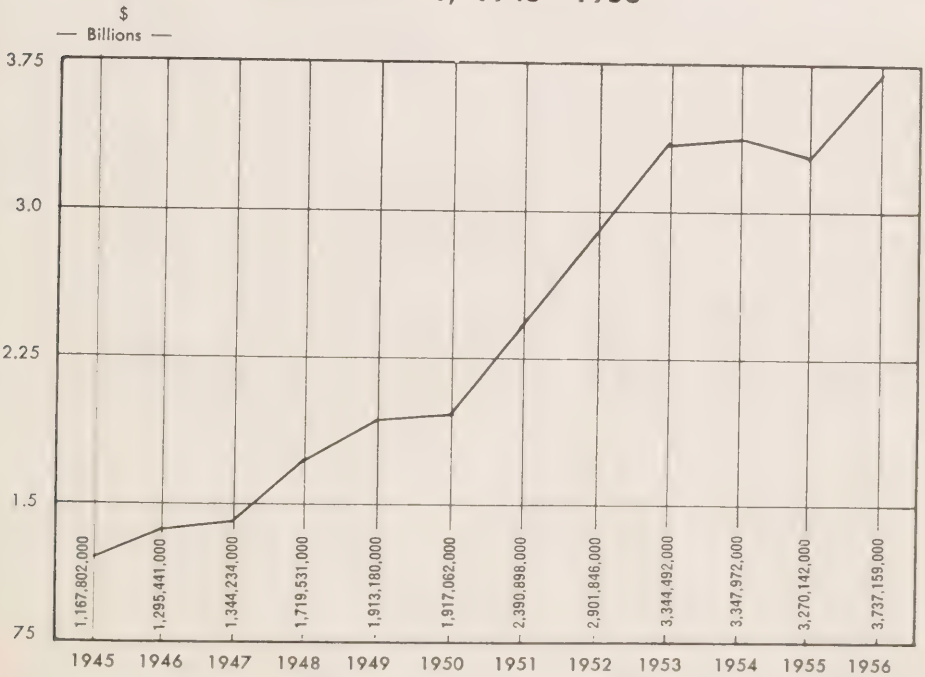


CHART B

**PAYROLL UPON WHICH ASSESSMENTS DURING YEAR BASED,  
SCHEDULE 1, 1945 - 1956**

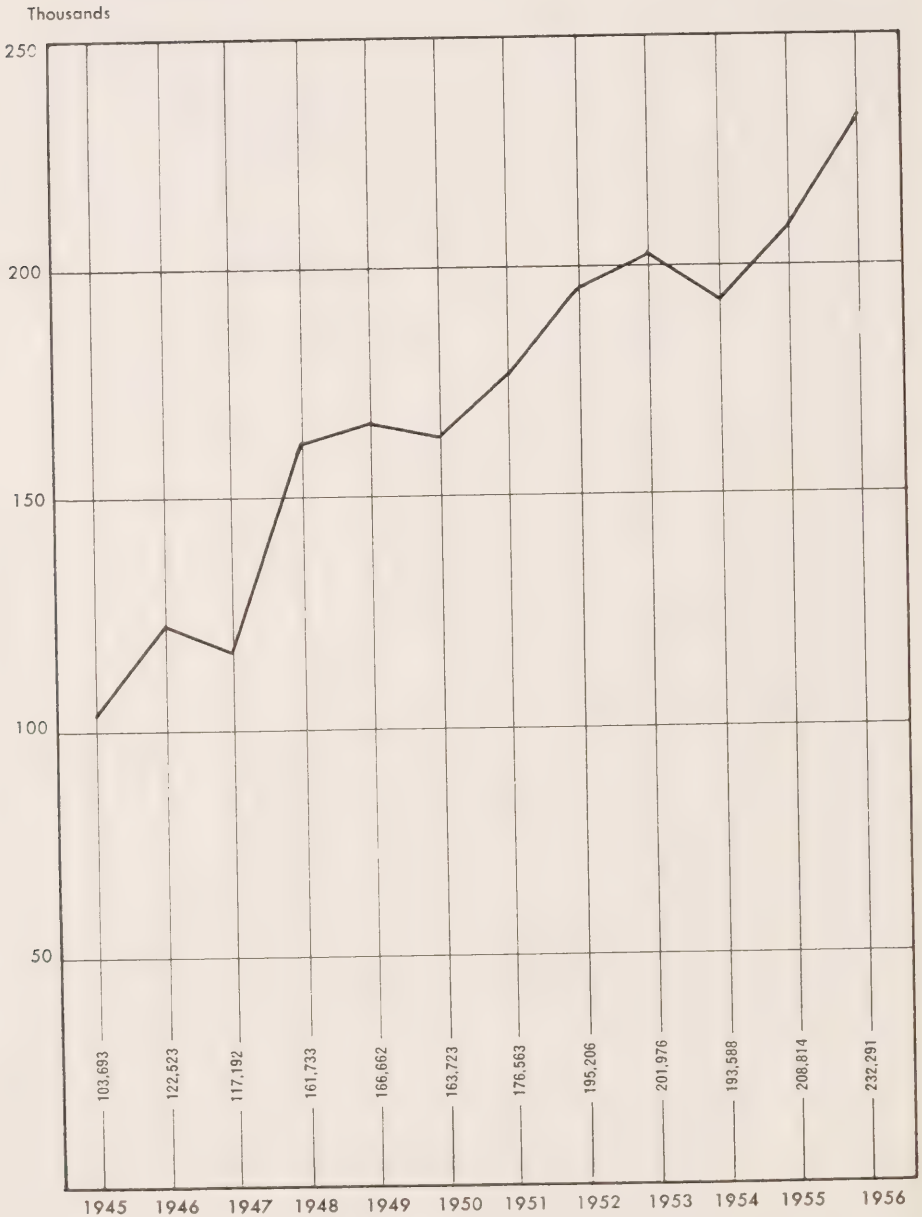


← A portion of the Board's machine room showing key punch equipment

CHART C

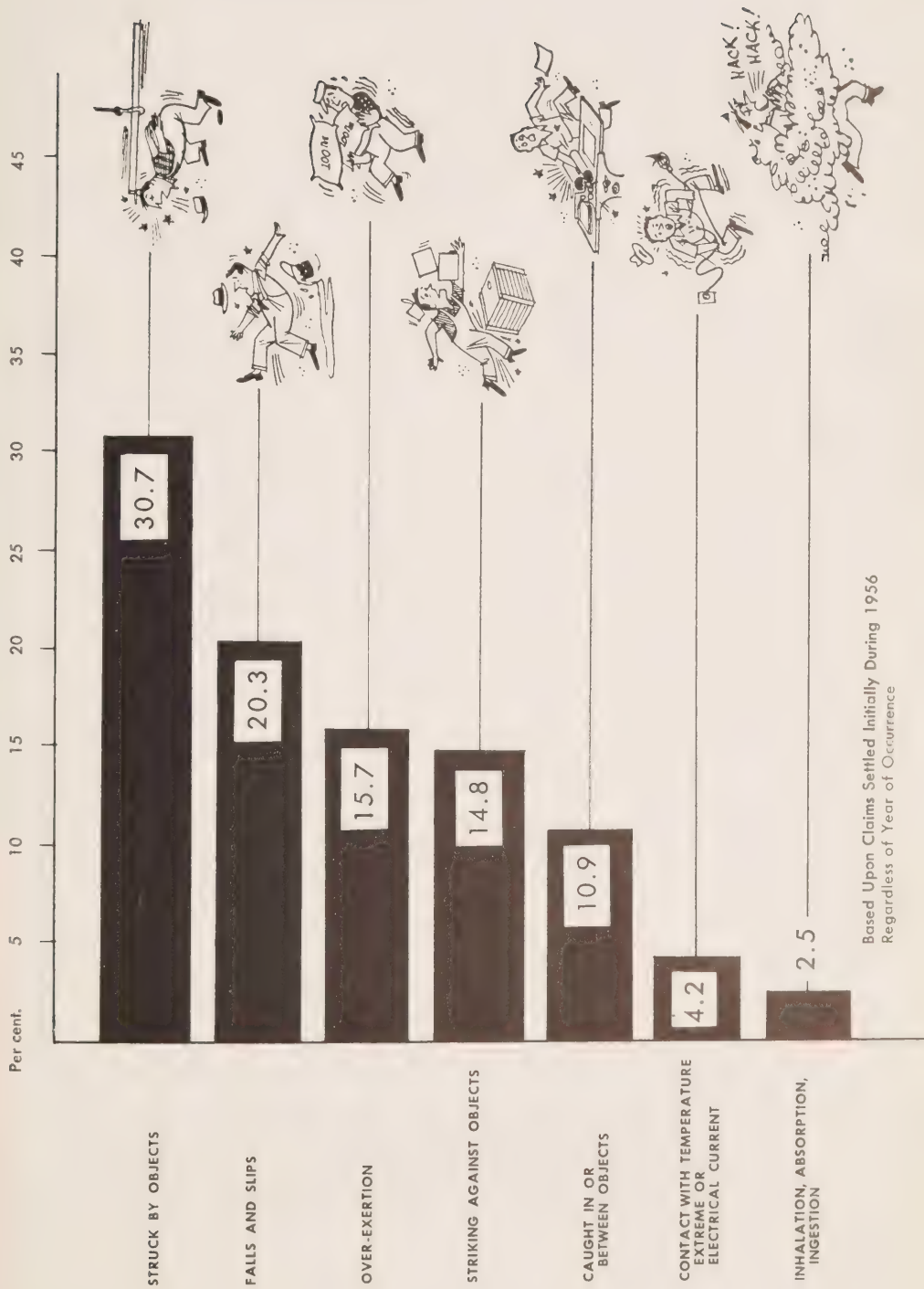
## CLAIMS FOR WORK INJURIES INVOLVING PAYMENT

## SCHEDULES 1 &amp; 2—1945-1956



Based Upon Claims Settled Initially in the Year Designated

BY LEADING WORK INJURY TYPES



Based Upon Claims Settled Initially During 1956  
Regardless of Year of Occurrence



CHART E

PERCENTAGE OF COMPENSATION CASES SETTLED DURING 1956,  
BY LEADING AGENCIES INVOLVED

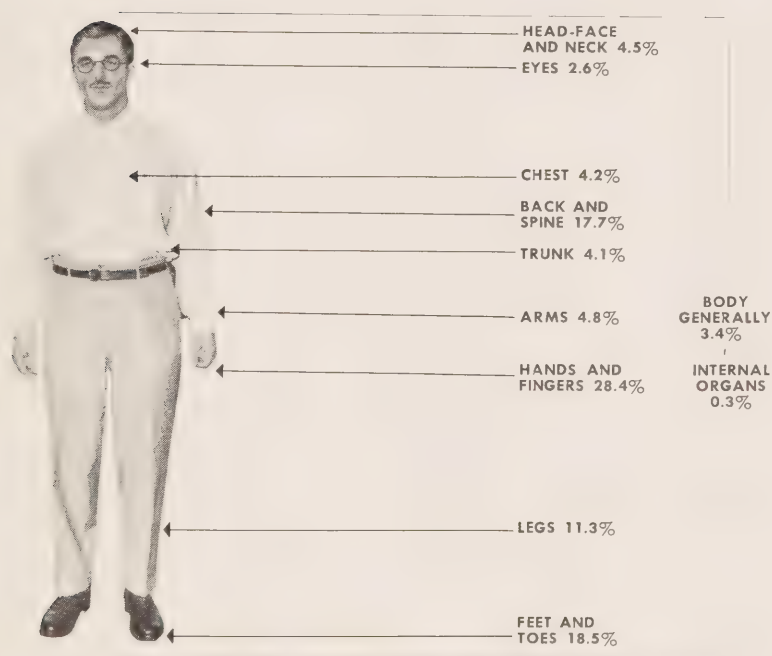
Per cent.





## WORK INJURIES INVOLVING COMPENSATION PAYMENT 1956

### PART OF BODY INVOLVED



The figure shown above is used to illustrate the breakdown of compensable injuries settled initially during 1956. It reflects the comparative vulnerability of all parts of the human body in relation to compensable injuries for that year.

Had the workmen involved in these accidents been protected by safety equipment, many of these injuries might have been prevented, or their seriousness reduced.

Safety equipment available to Ontario industry is in greater supply today than ever before. The next page shows but a few of the pieces of equipment in widespread daily use.



WOODEN SOLE CLOG  
For use by workmen  
exposed to acids and  
in hot beds



WELDER'S HELMET



SAFETY LAMP  
For use in gaseous  
areas to measure  
the contamination



FOOT AND SHIN GUARD  
Used by men working  
around areas where falling  
objects are a hazard



AIR PAK  
For use in supplying fresh  
air to the wearer

## STATISTICAL REPORT

### DETAILED TABLES, 1956

The full details involved in the diagrams set forth in the preceding section are as follows:

#### ESTIMATED PAYROLL, SCHEDULE 1

YEAR	PAYROLL
1946.....	\$ 1,295,441,000
1947.....	1,344,234,000
1948.....	1,719,531,000
1949.....	1,913,180,000
1950.....	1,917,062,000
1951.....	2,390,898,000
1952.....	2,901,846,000
1953.....	3,344,492,000
1954.....	3,347,972,000
1955.....	3,270,142,000
1956.....	3,737,159,000

#### ESTIMATED PAYROLL, SCHEDULE 1 COVERED BY ASSESSMENTS RECEIVED DURING 1956

CLASS	PAYROLL
1.....	\$ 49,929,000
2.....	117,540,000
3.....	37,702,000
4.....	45,387,000
5.....	166,585,000
6.....	73,685,000
7.....	128,577,000
8.....	46,998,000
9.....	106,369,000
10.....	531,957,000
11.....	412,587,000
12.....	151,947,000
13.....	28,773,000
14.....	41,610,000
15.....	206,064,000
16.....	96,041,000
17.....	89,886,000
18.....	97,280,000
19.....	131,655,000
20.....	146,525,000
21.....	61,206,000
22.....	267,708,000
23.....	24,264,000
24.....	373,347,000
25.....	303,537,000

\$3,737,159,000\*

\*Individual earnings in excess of \$4,000 per annum taken as \$4,000.



## REJECTED CLAIMS, 1956

During 1956, there were 10,274 claims rejected by the Board and 635 claims in which no payment was made or further action possible by reason of full and final particulars not being supplied. The majority of these cases were not claims in the true sense of the word because they did not arise out of and in the course of employment, or were not within the terms of the Act by reason of occurrence in an excluded industry. It should be noted, however, that it is absolutely necessary for all incidents involving injury during employment, and requiring medical aid or disabling a workman for more than four calendar days, to be reported since only the Board has the right to decide whether or not a case is allowable.

The rejection of claims is considered an extremely serious matter, and the Board goes to great lengths to make sure all pertinent facts are obtained before finalizing a decision of this sort.

Every claimant is given a file and no file is ever "closed". This means a workman whose claim has been rejected has the right to appeal. This is one of the functions of the W.C.B. review board, organized in 1939.

The review board has two main functions:

- (1) It deals with claims of a type not finalized by the claims department. The general policy is that in all cases of reasonable doubt, the claimant is to receive the benefit. When some of these problem cases are referred to the review board, sufficient latitude is present to permit the Board—with its wider discretionary powers—to give the claimant the benefit of what is often considerable doubt.
- (2) It deals with appeals in claims already rejected by the claims department, either on the ground the accident has not been established, or in conjunction with the medical department. This usually means the claim was rejected because the condition for which compensation is sought did not arise out of and in the course of employment.

If the review board cannot deal with an item—such as when its own decision is appealed, this is passed on to the Board itself.



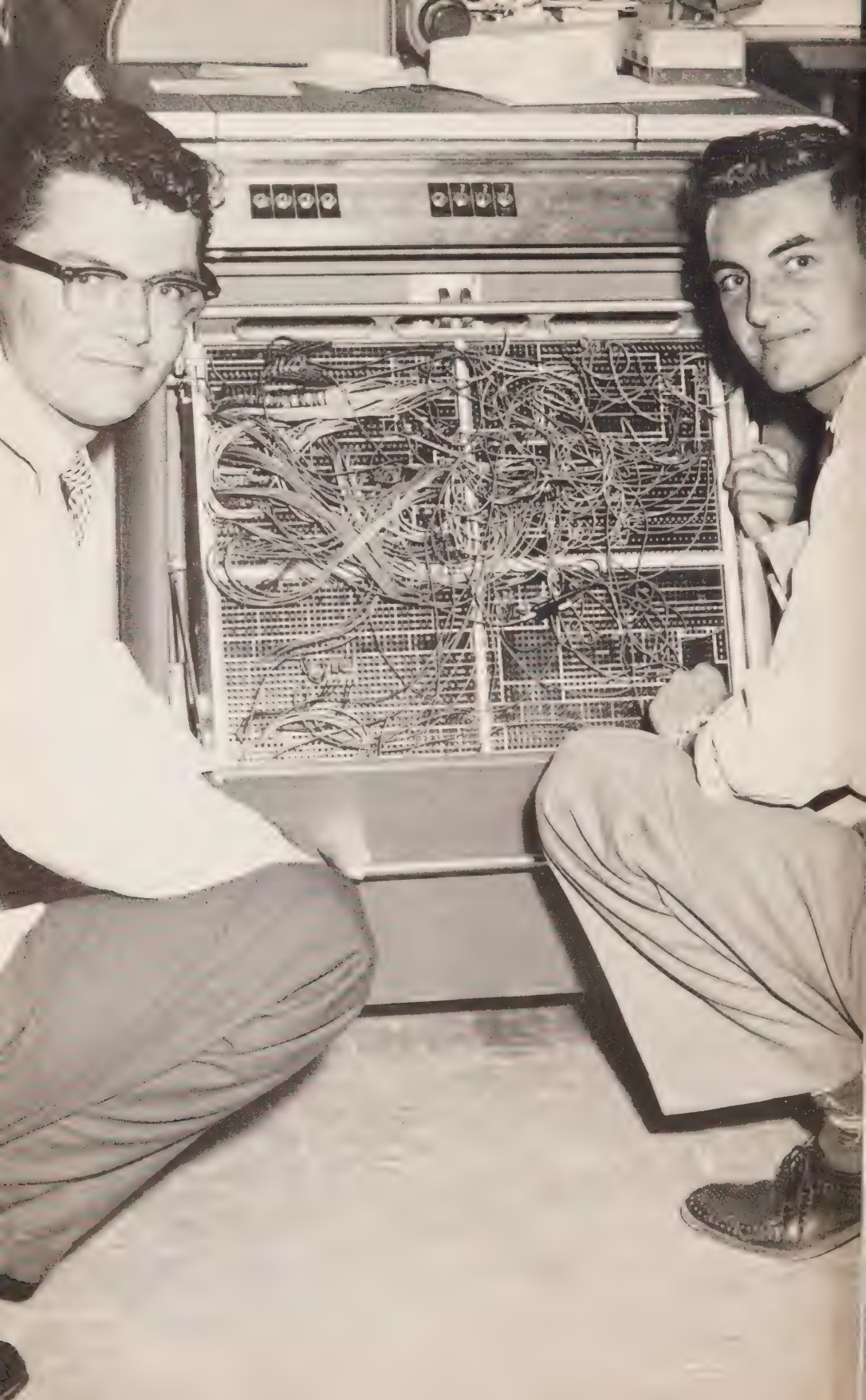




TABLE 2 CLAIMS FOR WORK INJURIES INVOLVING PAYMENT, BY TYPE OF CLAIM, 1946-1956

TYPE OF CLAIM	YEAR										
	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956
Medical Aid Only											
Schedule 1 .....	72,567	70,461	99,103	105,106	105,255	115,802	124,331	129,351	121,318	130,895	146,862
Schedule 2 and Crown .....	3,844	6,822	10,801	12,133	12,746	13,684	13,607	14,116	14,352	16,435	17,554
Totals .....	76,411	77,283	109,904	117,239	118,001	129,486	137,938	143,467	135,670	147,330	164,416
Temporary Disability											
Schedule 1 .....	37,456	33,473	42,247	40,504	37,226	38,979	47,638	48,970	48,952	52,259	57,789
Schedule 2 and Crown .....	5,970	5,271	7,143	6,896	6,594	6,031	7,164	7,022	6,696	7,025	7,524
Totals .....	43,426	38,744	49,390	47,400	43,820	45,010	54,802	55,992	55,648	59,284	65,313
Permanent Disability											
Schedule 1 .....	2,235	878	1,938	1,610	1,538	1,618	1,937	1,977	1,808	1,756	2,047
Schedule 2 and Crown .....	205	128	261	130	139	157	220	221	186	166	203
Totals .....	2,440	1,006	2,199	1,740	1,677	1,775	2,157	2,198	1,994	1,922	2,250
Death											
Schedule 1 .....	195	106	179	206	166	214	241	265	232	221	258
Schedule 2 and Crown .....	51	53	61	77	59	78	68	54	44	57	54
Totals .....	246	159	240	283	225	292	309	319	276	278	312
GRAND TOTALS .....	122,523	117,192	161,733	166,662	163,723	176,563	195,206	201,976	193,588	208,814	232,291*

\*See later table for breakdown by class.

TABLE 3 CLAIMS FOR WORK INJURIES SETTLED DURING 1956,  
BY CLASS AND TYPE OF CLAIM

CLASS	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
1.....	2,591	4,148	117	30	6,886
2.....	5,214	2,331	65	8	7,618
3.....	1,591	692	50	1	2,334
4.....	2,709	1,255	90	1	4,055
5.....	6,298	3,222	148	38	9,706
6.....	3,368	1,309	57	8	4,742
7.....	3,652	749	63	1	4,465
8.....	3,230	1,255	41	6	4,532
9.....	7,499	2,049	72	4	9,624
10.....	20,740	5,138	299	11	26,188
11.....	17,604	3,339	139	7	21,089
12.....	3,403	979	41	7	4,430
13.....	934	479	18	3	1,434
14.....	1,816	791	22	3	2,632
15.....	6,891	2,844	96	4	9,835
16.....	2,906	948	40	4	3,898
17.....	1,895	808	39	....	2,742
18.....	2,001	657	11	....	2,669
19.....	3,122	1,040	52	3	4,217
20.....	7,483	4,252	99	20	11,854
21.....	3,523	2,012	74	27	5,636
22.....	6,438	2,677	63	23	9,201
23.....	2,310	779	35	10	3,134
24.....	22,033	11,047	264	33	33,377
25.....	7,611	2,989	52	6	10,658
Totals.....	146,862	57,789	2,047	258	206,956
Schedule 2.....	8,544	3,567	96	29	12,236
Crown Cases.....	9,010	3,957	107	25	13,099
GRAND TOTALS.....	164,416	65,313	2,250	312	232,291

TABLE 4 CLAIMS FOR WORK INJURIES SETTLED DURING 1956,  
BY TYPE OF CLAIM AND YEAR OF OCCURRENCE

TYPE OF CLAIM	Prior to 1954	1954	1955	1956	TOTALS
Medical Aid Only.....	345	285	16,834	146,952	164,416
Temporary Disability.....	307	662	12,700	51,644	65,313
Permanent Disability.....	359	503	932	456	2,250
Death.....	4	2	66	240	312
TOTALS.....	1,015	1,452	30,532	199,292	232,291

TABLE 5 CLAIMS FOR WORK INJURIES REOPENED DURING 1956  
FOR FURTHER PAYMENT, BY TYPE OF CLAIM

	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
Schedule 1.....	6,238	681	541	199	7,659
Schedule 2.....	430	51	31	27	539
Crown Cases.....	421	39	27	....	487
TOTALS.....	7,089	771	599	226	8,685

TABLE 6 TIME LOSS FOR COMPENSATION CASES SETTLED DURING 1956,  
BY TYPE OF DISABILITY AND CLASS, AND AVERAGE AGE  
AND WAGE BY CLASS

CLASS	TIME LOSS						AGE	WAGE**
	TEMPORARY DISABILITY		PERMANENT DISABILITY*		DEATH CASES		Average Age (Years)	Average Weekly Wage
	Total Days	Average Days	Total Days	Average Days	Total Days	Average Days		
1	130,194	31.39	38,656	330.39	224	7.46	34.02	58.76
2	72,958	31.30	16,097	247.65	4	0.50	34.56	75.86
3	15,653	22.62	6,473	129.46	....	...	38.08	55.36
4	29,880	23.80	12,127	134.74	....	...	36.01	52.42
5	100,711	31.26	42,573	287.66	5,573	166.66	33.35	80.75
6	36,007	27.51	10,432	183.02	21	2.63	33.88	65.63
7	33,174	44.30	9,097	144.40	....	...	38.46	79.97
8	34,597	27.57	9,766	238.20	795	132.50	36.75	67.48
9	55,372	27.02	20,712	287.67	1,046	261.50	36.95	69.34
10	119,509	23.26	38,345	128.24	13	1.27	34.87	63.90
11	92,738	27.77	38,931	280.08	91	13.00	35.94	66.01
12	27,149	27.73	11,446	279.17	....	...	36.74	65.37
13	14,017	29.26	3,619	201.06	....	...	38.35	58.73
14	16,829	21.28	3,359	152.68	6	2.00	34.82	58.20
15	70,878	24.92	20,319	211.66	....	...	35.71	57.17
16	23,777	25.08	8,450	211.25	....	...	35.08	61.15
17	20,689	25.61	4,400	112.82	....	...	36.75	51.49
18	14,577	22.19	2,458	223.45	....	...	35.02	45.98
19	23,446	22.54	8,552	164.46	292	97.33	33.32	58.65
20	112,379	26.43	30,503	308.11	548	27.40	34.81	63.52
21	67,489	33.54	25,990	351.22	839	31.07	33.64	69.29
22	67,709	25.29	16,857	267.57	184	8.76	36.38	54.78
23	25,603	32.87	13,412	383.20	....	...	33.91	79.96
24	292,625	26.49	92,714	351.19	48	1.45	34.00	67.92
25	77,751	26.01	9,698	186.50	....	...	37.91	42.57
Sch. 2	104,584	29.32	29,770	310.10	92	3.17	38.20	66.03
Crown	126,056	31.86	28,216	263.70	1,611	64.44	38.84	58.51
ALL.....	1,806,351	27.66	552,972	245.77	11,387	36.50	35.48	63.70

\*Time loss in permanent disability cases to date pension awarded.

\*\*Average wage basis on total earnings not total compensation basis.

TABLE 7 COMPENSATION CASES SETTLED DURING 1956,  
BY TYPE OF DISABILITY, SEX, AND AGE GROUP

AGE GROUPS	In Temporary Cases		In Permanent Cases		In Death Cases		IN ALL CASES	
	M	F	M	F	M	F	M	F
Under 16 years.....	128	24	3	2	..	..	131	26
16 to 19 years.....	4,303	390	120	20	17	..	4,440	410
20 to 24 years.....	8,408	424	213	11	39	..	8,660	435
25 to 29 years.....	9,313	351	240	10	42	..	9,595	361
30 to 34 years.....	8,585	353	237	6	33	..	8,855	359
35 to 39 years.....	7,000	354	248	5	30	..	7,278	359
40 to 44 years.....	6,240	375	238	12	34	2	6,512	389
45 to 49 years.....	5,275	314	225	6	24	..	5,524	320
50 to 54 years.....	4,301	269	193	8	18	..	4,512	277
55 to 59 years.....	3,269	203	151	9	21	..	3,441	212
60 to 64 years.....	2,037	110	128	8	24	..	2,189	118
65 years and over.....	1,591	65	124	2	26	1	1,741	68
Age not specified.....	1,530	101	29	2	1	..	1,560	103
TOTALS.....	61,980	3,333	2,149	101	309	3	64,438	3,437

If we assume that the average man works to 65 years of age, from the foregoing table we can determine that the total number of years of productive labour lost by the deceased were 7,610.

By reference to Table 6, we can see that the average weekly wage in all cases was \$63.70. This amounts to \$3,312.00 per year. By applying this annual wage to the 7,610 years lost, we arrive at an economic loss in terms of wages of over \$25,000,000 to society in general and to the bereaved families in particular.

This appalling figure has been calculated for settled death cases only, in Ontario during 1956, and does not in any way indicate the losses incurred due to permanent partial and permanent total disability.

TABLE 8 COMPENSATION CASES SETTLED DURING 1956

Class	Under 16		16 to 19		20 to 24		25 to 29		30 to 34		35 to 39		40 to 44	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F
1	5	1	445	9	695	6	627	4	523	7	428	6	314	8
2			123	8	370	7	443	5	371	6	278	3	197	8
3	4	1	53	2	98	3	85	4	61	2	63		69	4
4			169	15	169	8	149	6	113	9	117	6	105	1
5			137		516		671		588		459		369	1
6	1	1	97	5	183	3	236	2	189	3	165	2	129	3
7			19		73		112		128	1	112		104	
8	1		49		125		171	1	195	3	168		150	1
9	5		95	1	244	1	271	5	319	3	253		217	1
10	5	2	387	79	677	76	717	76	722	60	568	55	499	46
11	1		188	3	488	5	487	6	476	4	447	5	374	2
12	3	1	51	4	114	7	145	7	143	7	114	8	103	5
13			29	2	41		61		56	1	74		66	1
14		1	64	12	96	14	105	5	94	10	85	8	68	6
15	21	1	234	44	337	36	355	24	323	31	290	37	278	43
16	5	1	74	17	135	15	114	14	124	15	94	10	83	9
17	3	2	80	20	87	21	59	25	77	27	58	17	70	21
18	5	2	44	23	64	23	61	20	33	24	42	24	57	23
19	13	2	178	26	152	29	127	10	83	16	77	10	80	14
20	5		189	1	533		827	3	676	2	550		482	
21	1	1	133		282		348	1	312	1	224	1	237	1
22	23	5	215	24	337	33	325	17	316	16	252	27	258	24
23			54	2	117	1	144	1	108	2	110	2	95	1
24	12		822	1	1,686	2	1,756	2	1,569	1	1,204	1	1,121	1
25	16	5	160	80	276	86	251	74	244	73	196	92	208	94
Schedule 2	1		155	12	350	25	532	17	501	15	420	22	374	27
Crown...	5		196	20	415	34	416	32	511	20	430	23	405	44
TOTALS...	131	26	4,440	410	8,660	435	9,595	361	8,855	359	7,278	359	6,512	389



## BY SEX, CLASS, AND AGE GROUP

45 to 49		50 to 54		55 to 59		60 to 64		65 and Over		Not Specified		TOTALS	
M	F	M	F	M	F	M	F	M	F	M	F	M	F
301	3	298	4	246	1	133	.....	107	1	122	1	4,244	51
172	6	163	1	129	4	52	.....	29	.....	28	1	2,355	49
78	2	56	2	46	1	32	.....	54	2	18	3	717	26
115	2	91	4	84	2	68	.....	74	.....	37	2	1,291	55
208	.....	213	.....	90	.....	52	.....	26	.....	78	.....	3,407	1
102	.....	91	1	46	1	35	1	35	.....	43	.....	1,352	22
90	1	67	.....	60	.....	27	.....	16	.....	3	.....	811	2
108	1	129	1	72	.....	45	.....	36	.....	45	1	1,294	8
198	1	159	1	139	2	81	.....	67	.....	66	.....	2,110	15
463	27	317	18	238	10	149	4	137	3	95	18	4,974	474
312	.....	242	5	173	.....	125	.....	82	.....	60	.....	3,455	30
101	2	72	4	59	2	40	.....	22	1	11	1	978	49
46	.....	42	.....	24	.....	21	.....	26	1	8	1	494	6
71	3	57	2	40	2	24	1	20	2	22	4	746	70
229	34	194	29	148	18	78	14	85	6	45	10	2,617	327
81	10	66	6	53	1	25	1	25	1	11	2	890	102
69	8	57	6	49	8	32	8	30	2	9	2	680	167
40	27	38	13	21	10	18	8	16	2	15	15	454	214
65	13	61	11	44	6	30	5	31	3	4	5	945	150
369	3	245	2	180	.....	97	.....	93	.....	112	2	4,358	13
169	1	135	.....	75	.....	51	.....	42	.....	97	1	2,106	7
216	24	169	21	153	20	95	5	133	4	44	7	2,536	227
60	.....	42	1	40	.....	14	.....	11	.....	18	1	813	11
927	2	702	2	543	.....	303	1	255	.....	431	1	11,331	14
222	94	185	92	150	75	104	44	116	30	60	20	2,188	859
338	22	297	18	229	16	181	10	90	5	34	.....	3,502	189
374	34	324	33	310	33	277	16	83	5	44	5	3,790	299
5,524	320	4,512	277	3,441	212	2,189	118	1,741	68	1,560	103	64,438	3,437

TABLE 9 COMPENSATION CASES SETTLED DURING 1956,  
BY TYPE OF DISABILITY, SEX AND MARITAL CONDITION

Sex and Marital Condition	Temporary Disability	Permanent Disability	Death	TOTALS
Males:				
Married.....	37,888	1,402	198	39,488
Single.....	14,959	457	58	15,474
Widowed.....	411	31	4	446
All Other.....	177	7	....	184
Not Specified.....	8,544	252	49	8,845
Totals.....	61,979	2,149	309	64,437
Females:				
Married.....	1,490	45	2	1,537
Single.....	909	35	....	944
Widowed.....	313	12	....	325
All Other.....	97	2	....	99
Not Specified.....	525	7	1	533
Totals.....	3,334	101	3	3,438
GRAND TOTALS.....	65,313	2,250	312	67,875

TABLE 10 CLAIMS FOR WORK INJURIES SETTLED DURING 1956,  
BY TYPE OF CLAIM AND MONTH OF OCCURRENCE

Month of Occurrence	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
January.....	11,311	5,269	206	19	16,805
February.....	11,899	5,240	164	24	17,327
March.....	12,479	5,245	192	11	17,927
April.....	12,576	4,767	148	25	17,516
May.....	14,302	5,363	166	29	19,860
June.....	15,598	5,901	168	26	21,693
July.....	15,276	6,006	196	28	21,506
August.....	15,158	5,865	205	38	21,266
September.....	14,192	5,339	195	30	19,756
October.....	15,653	5,812	193	29	21,687
November.....	14,666	5,422	213	35	20,336
December.....	11,306	5,084	204	18	16,612
TOTALS.....	164,416	65,313	2,250	312	232,291

TABLE 11 CLAIMS FOR WORK INJURIES SETTLED DURING 1956,  
BY TYPE OF CLAIM AND COUNTY

County or District	Medical Aid Only	Temporary Disability	Permanent Disability	Death	TOTALS
Algoma.....	3,724	1,561	61	24	5,370
Brant.....	2,709	817	41	2	3,569
Bruce.....	563	287	17	...	867
Carleton.....	5,767	2,753	80	10	8,610
Dufferin.....	74	42	1	1	118
Dundas.....	264	91	5	1	361
Durham.....	466	165	5	1	637
Elgin.....	1,032	410	19	2	1,493
Essex.....	9,365	2,230	91	8	11,694
Frontenac.....	2,392	675	25	3	3,095
Glengarry.....	58	43	4	1	106
Grenville.....	425	129	6	2	562
Grey.....	1,069	407	17	1	1,464
Haldimand.....	370	183	6	1	560
Haliburton.....	140	80	7	3	230
Halton.....	2,163	690	30	6	2,889
Hastings.....	2,409	836	26	4	3,275
Huron.....	650	259	13	2	924
Kenora.....	1,465	752	26	6	2,249
Kent.....	1,688	531	30	1	2,250
Lambton.....	3,120	885	29	1	4,035
Lanark.....	608	309	15	2	934
Leeds.....	892	357	10	3	1,262
Lennox-Addington.....	139	81	1	...	221
Lincoln.....	3,230	953	49	4	4,236
Manitoulin.....	116	62	2	3	183
Middlesex.....	4,497	1,841	83	8	6,429
Muskoka.....	625	327	6	7	965
Nipissing.....	1,629	1,128	29	10	2,796
Norfolk.....	541	227	4	...	772
Northumberland.....	481	184	3	1	669
Ontario.....	3,697	826	27	7	4,557
Oxford.....	1,975	740	26	4	2,745
Parry Sound.....	510	269	10	5	794
Patricia.....	48	36	3	1	88
Peel.....	2,425	721	26	7	3,179
Perth.....	1,043	372	17	...	1,432
Peterborough.....	1,690	403	22	1	2,116
Prescott.....	174	52	4	...	230
Prince Edward.....	183	79	2	1	265
Rainy River.....	1,180	462	15	5	1,662
Renfrew.....	1,927	988	...	4	2,919
Russell.....	40	37	31	...	108
Simcoe.....	3,043	1,197	50	5	4,295
Stormont.....	1,940	696	30	4	2,670
Sudbury.....	4,053	2,481	77	17	6,628
Temiskaming-Cochrane.....	7,669	4,223	130	22	12,044
Thunder Bay.....	4,520	2,638	74	13	7,245
Victoria.....	503	160	14	1	678
Waterloo.....	4,717	1,822	83	12	6,634
Welland.....	4,946	1,675	85	5	6,711
Wellington.....	2,138	732	25	7	2,902
Wentworth.....	11,245	4,032	151	12	15,440
York.....	51,811	21,235	601	55	73,702
Not in Ontario.....	268	142	6	6	422
TOTALS.....	164,416	65,313	2,250	312	232,291



# COUNTIES IN ONTARIO

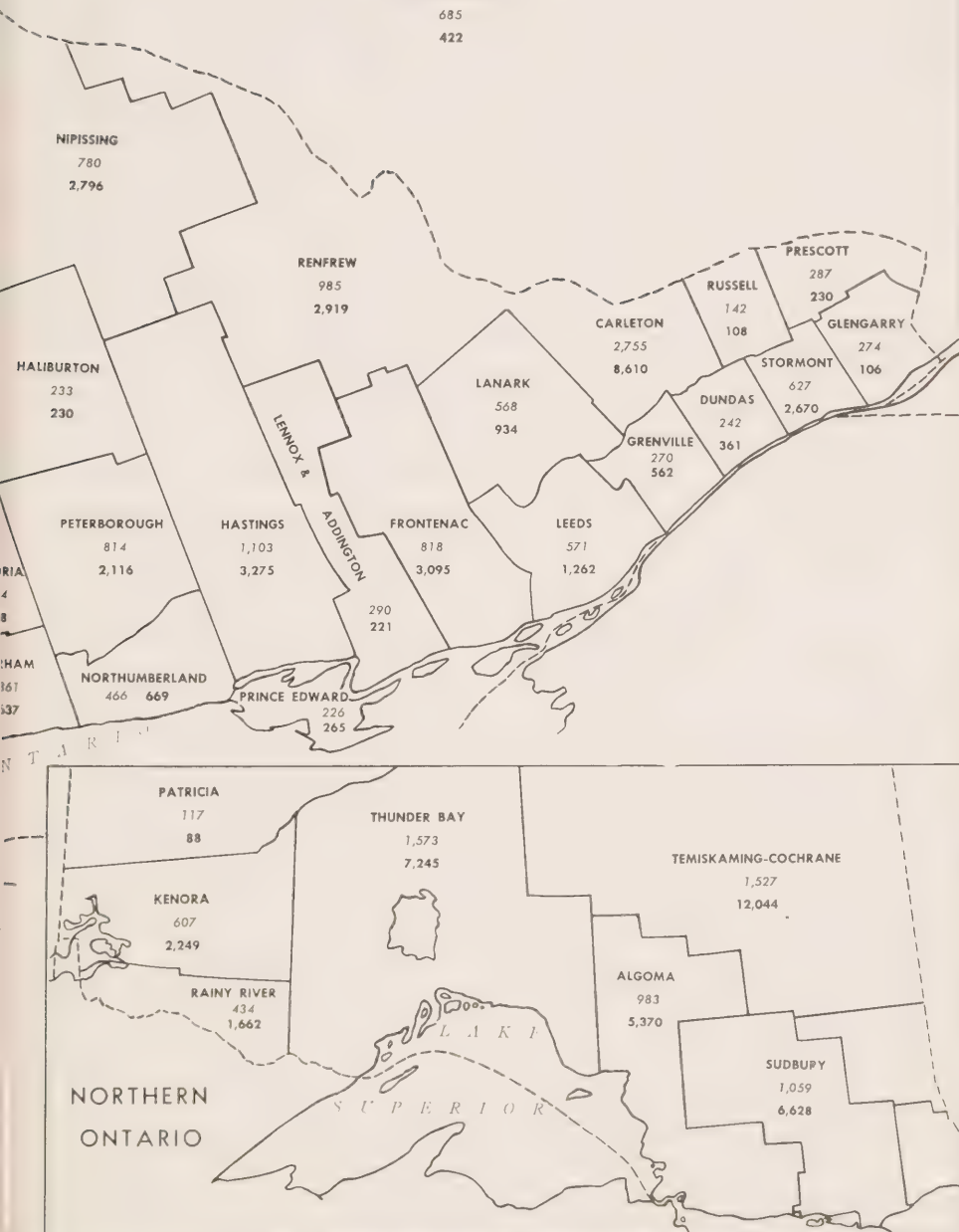
NUMBER OF FIRMS - 69,101

NUMBER OF SETTLED CASES 1956 - 232,291

NOT IN ONTARIO

685

422



## CAUSES OF WORK INJURIES, 1956

The following tables set forth our experience by accident type and agency. They provide classification and description of objects and working environments which, because of untoward events, unsafe acts or defects, cause accidents resulting in compensable injuries.

The "agency" is the substance, object or other part of the working environment which is most closely associated with the injury and could be a machine, vehicle, crate or floor, etc. The "type" describes the way in which the agency caused the injury, e.g., by the claimant striking against, being struck by the agency or agency part, falling on the same or different levels, etc.

The number, total and average cost of compensation cases settled during 1956, by major agency groups, are shown in the following table.

TABLE 12    COMPENSATION CASES SETTLED DURING 1956,  
BY AGENCY GROUP AND TOTAL COST

Agency Group	Number of Cases	Compensation Cases	
		Total Cost	Average Per Case
Hand tools.....	4,192	\$ 967,312.80	\$ 230.75
Machines.....	5,229	3,817,501.64	730.06
Prime movers.....	317	95,039.18	299.81
Transmission equipment.....	336	287,398.17	855.35
Hoisting and conveying apparatus.....	639	623,861.64	976.31
Electric apparatus.....	113	213,081.77	1,885.68
Vehicles.....	4,896	4,791,214.87	978.60
Explosives.....	120	400,771.45	3,339.76
Substances causing disease, or injury through the inhalation, absorption, ingestion of or contact with.....	1,721	1,614,740.20	938.26
Temperature extreme.....	2,779	1,065,724.14	383.49
Working surfaces.....	9,903	5,173,577.76	522.43
Miscellaneous agencies.....	37,630**	13,991,718.84	371.82
TOTALS.....	67,875	\$ 33,041,942.46	\$ 486.80

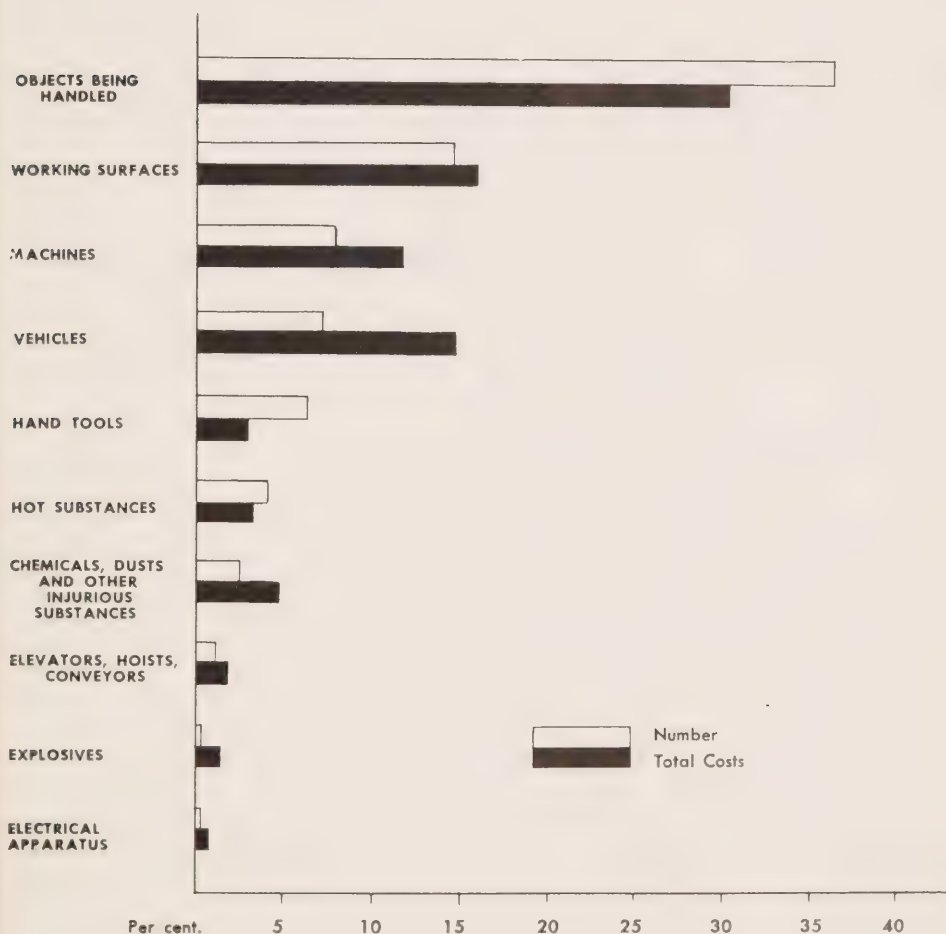
\*\*24,450 cases "Objects Being Handled". See breakdown of agencies, later table.



Relative percentages, by major agency groups, of total number and total costs are compared in the following chart:

CHART 6

**PERCENTAGE OF COMPENSATION CASES SETTLED DURING 1956,  
(Numbers and Total Costs),  
BY LEADING AGENCIES INVOLVED**



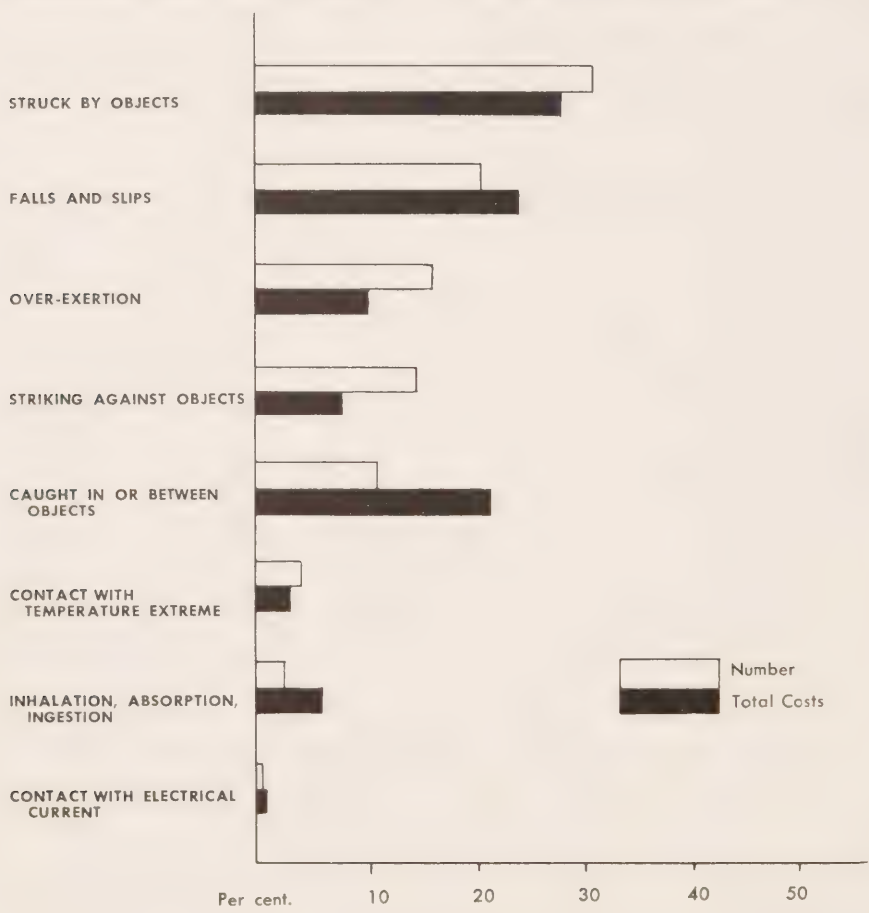
Number, total and average total costs of compensation cases settled during 1956 by work injury type, are tabulated below. Relative percentages of the leading injury types are also calculated and shown in the chart below.

TABLE 13    COMPENSATION CASES SETTLED DURING 1956,  
                 BY WORK INJURY TYPE AND TOTAL COST

Work Injury Group	Number of Cases	Compensation Cases	
		Total	Average
Striking against.....	10,029	\$2,404,444.05	\$ 239.75
Struck by.....	20,830	9,187,699.16	441.08
Caught in or between.....	7,393	6,968,384.86	942.57
Falls and slips.....	13,803	7,924,634.07	574.12
Contact with temperature extreme.....	2,772	1,046,503.10	377.53
Inhalation, absorption, ingestion.....	1,722	1,616,994.30	939.02
Over-exertion.....	10,654	3,356,284.08	315.03
Contact with electrical current.....	96	208,381.14	2,170.64
Miscellaneous accident types.....	576	328,617.70	570.52
TOTALS.....	67,875	\$33,041,942.46	\$ 486.81

CHART H

PERCENTAGE OF COMPENSATION CASES SETTLED DURING 1956,  
(Numbers and Total Costs), BY LEADING WORK INJURY TYPES



The tables following set forth the interrelation of type and major agency involved in claims for work injuries settled during 1956 involving compensation payment, as well as the class of industry breakdown for these factors for the same cases.

TABLE 14 COMPENSATION CASES SETTLED DURING 1956,  
BY MAJOR AGENCY INVOLVED, AND TYPE OF WORK INJURY

Major Agency Groups	All Work Injury Types	Striking Against	Struck By	Caught in or Between	Falls and Slips	Contact with Temperature Extreme	Inhalation Absorption Ingestion	Over-Exertion	Contact with Electrical Current	Other Work Injury Types
Hand tools.....	4,192	242	3,754	108	25	1		58		4
Machines.....	5,229	1,326	974	2,746	42	1		128	3	9
Prime movers.....	317	31	133	70	5			75		3
Transmission equipment.....	336	20	87	210	3			16		
Hoisting and conveying apparatus.....	639	113	180	251	71			19		5
Electrical apparatus...	113	5	8	3	2	1		3	91	
Vehicles.....	4,896	736	1,218	1,331	1,302			204		105
Boilers and pressure vessels .....	1		1							
Explosives.....	119		58	10	1	1		1		48
Substances causing disease or injury through the inhalation, absorption, ingestion of, or contact with .....	1,721	1	1				1,719			
Substances involving temperature extreme	2,779	1	2	4	8	2,761	3			
Working surfaces.....	9,903	255	50	26	9,496	5		68		3
Other agencies.....	37,630	7,299	14,364	2,634	2,848	2		10,082	2	399
ALL AGENCIES...	67,875	10,029	20,830	7,393	13,803	2,772	1,722	10,654	96	576

TABLE 15 COMPENSATION CASES SETTLED DURING 1956,  
BY WORK INJURY TYPE AND CLASS OF INDUSTRY

Class	All Work Injury Types	Striking Against	Struck By	Caught in or Between	Falls and Slips	Contact with Temperature Extreme	Inhalation Absorption Ingestion	Over- Exertion	Contact with Electrical Current	Other Work Injury Types
1	4,295	524	2,228	406	586	61	34	440	3	13
2	2,404	292	1,057	198	412	70	44	321	.....	10
3	743	184	218	122	91	11	9	101	1	6
4	1,346	289	433	214	188	15	18	181	.....	8
5	3,408	389	1,301	408	550	148	84	495	2	31
6	1,374	188	453	189	204	42	40	247	1	10
7	813	93	247	102	142	83	12	127	1	6
8	1,302	119	416	137	103	210	43	256	3	15
9	2,125	309	797	254	284	87	41	342	6	5
10	5,448	869	1,631	992	550	242	231	882	10	41
11	3,485	515	1,085	389	550	167	93	652	1	33
12	1,027	124	232	105	251	80	42	183	.....	10
13	500	63	101	64	130	8	9	120	.....	5
14	816	143	299	85	121	28	25	103	2	10
15	2,944	426	559	410	774	138	96	508	2	31
16	992	156	259	192	104	35	71	169	2	4
17	847	141	210	179	132	29	34	115	1	6
18	668	117	134	114	122	48	27	96	1	9
19	1,095	174	241	270	156	21	40	186	.....	7
20	4,371	596	1,337	454	945	81	39	878	7	34
21	2,113	273	752	270	346	105	35	306	4	22
22	2,763	397	836	218	641	72	60	494	12	33
23	824	105	280	96	168	29	11	119	4	12
24	11,344	2,025	3,208	683	3,113	414	182	1,623	12	84
25	3,047	494	614	231	768	286	144	469	2	39
Total. ....	60,094	9,005	18,928	6,782	11,431	2,510	1,464	9,413	77	484
Schedule 2. Crown	3,692	488	960	317	1,056	120	84	601	15	51
Cases. ....	4,089	536	942	294	1,316	142	174	640	4	41
GRAND TOTALS..	67,875	10,029	20,830	7,393	13,803	2,772	1,722	10,654	96	576

TABLE 16 COMPENSATION CASES SETTLED DURING 1956,  
BY DETAILED AGENCY BREAKDOWN, AND TYPE OF CLAIM

Breakdown of Agencies	Temporary Dis- ability	Per- manent Dis- ability	Death	TOTALS
<b>A. HAND TOOLS:</b>				
Hand motive power.....	3,832	82	2	3,916
Mechanical motive power.....	115	8	....	123
Electrical motive power.....	139	14	....	153
Totals.....	4,086	104	2	4,192
<b>B. MACHINES:</b>				
Agitators, mixers, tumblers.....	93	11	1	105
Buffers, polishers, sanders and grinders.....	115	10	....	125
Casting, forging and welding machines.....	14	2	....	16
Crushing, pulverizing, etc., machines.....	5	....	....	5
Drilling, boring, reaming and turning machines.....	130	9	....	139
Packaging, and wrapping machines.....	12	1	....	13
Picking, carding, opening and combing machines.....	2	3	....	5
Planers, shapers and molders.....	161	40	....	201
Presses.....	428	145	....	573
Rolls.....	53	19	1	73
Saws.....	831	152	....	983
Screening and separating.....	....	....	....	....
Sheers, slitters, slicers.....	99	10	....	109
Stitching and sewing machines.....	62	....	....	62
Weaving, knitting and spinning machines.....	10	2	1	13
Miscellaneous machines, n.e.c.....	2,439	363	5	2,807
Totals.....	4,454	767	8	5,229
<b>C. PRIME MOVERS:</b>				
Motors, engines, pumps.....	306	11	....	317
Totals.....	306	11	....	317
<b>D. TRANSMISSION EQUIPMENT:</b>				
Shafts, pulleys, gears, clutches, etc.....	284	52	....	336
Totals.....	284	52	....	336
<b>E. HOISTING AND CONVEYING APPARATUS:</b>				
Elevators, mine hoists.....	139	5	2	146
Cranes, power shovels, derricks, dredges, etc.....	101	16	8	125
Blocks and tackles and other hoisting apparatus.....	60	5	1	66
Conveyors.....	278	22	2	302
Totals.....	578	48	13	639

## DETAILED AGENCY BREAKDOWN, BY TYPE—Continued

Breakdown of Agencies	Temporary Dis- ability	Per- manent Dis- ability	Death	TOTALS
<b>F. ELECTRICAL APPARATUS:</b>				
Motors and generators.....	6	1	....	7
Transformers and convertors.....	18	2	....	20
Electrical apparatus, n.e.c.....	68	5	13	86
Totals.....	92	8	13	113
<b>G. VEHICLES:</b>				
Automobiles, passenger buses.....	485	23	12	520
Trucks, tractors, loadmobiles, lift trucks, etc.....	2,693	126	52	2,871
Mine and quarry cars.....	74	5	....	79
Railway and street car rolling stock.....	275	29	28	332
Watercraft.....	21	1	6	28
Aircraft.....	16	1	3	20
Hand or foot operated (wheelbarrows, etc.).....	637	8	1	646
Animal drawn.....	28	2	....	30
Vehicles, n.e.c.....	361	6	3	370
Totals.....	4,590	201	105	4,896
<b>H. EXPLOSIVES:</b>				
Chemicals, gases and vapours.....	12	2	3	17
Boilers and pressure vessels.....	....	1	....	1
Blasting operations.....	5	4	4	13
Dusts.....	42	1	....	43
Explosives, n.e.c.....	39	5	2	46
Totals.....	98	13	9	120
<b>I. SUBSTANCES CAUSING DISEASE OR INJURY THROUGH THE INHALATION, ABSORPTION, INGESTION OF OR CONTACT WITH:</b>				
Dusts—organic.....	14	1	....	15
Dusts—inorganic.....	48	37	14	99
Poisonous vegetation.....	24	....	....	24
Noxious vapours, gases, fumes.....	67	....	5	72
Noxious or corrosive chemicals.....	114	....	....	114
Radiations and radiating substances.....	1	....	....	1
Primary irritants and sensitizers.....	229	5	1	235
N.e.c.....	1,147	11	3	1,161
Totals.....	1,644	54	23	1,721



## DETAILED AGENCY BREAKDOWN, BY TYPE—Continued

Breakdown of Agencies	Temporary Dis- ability	Per- manent Dis- ability	Death	TOTALS
<b>J. TEMPERATURE EXTREMES:</b>				
Highly inflammable and hot substances.....	403	12	7	422
Hot metals and liquids.....	921	7	3	931
Steam or other hot vapours.....	504	1	3	508
Welding flashes.....	49	2	....	51
Sunstroke, heat exhaustion.....	7	....	....	7
Cold substances.....	65	3	....	68
Temperature extremes, n.e.c.....	777	14	1	792
Totals.....	2,726	39	14	2,779
<b>K. WORKING SURFACES:</b>				
Ground or floor.....	5,989	111	7	6,107
Ramps, roofs, runways, platforms.....	787	22	4	813
Roads, sidewalks.....	191	2	....	193
Stagings, scaffolds, stairs, steps, escalators.....	1,791	76	10	1,877
Working surfaces, n.e.c.....	896	12	5	913
Totals.....	9,654	223	26	9,903
<b>L. MISCELLANEOUS AGENCIES:</b>				
Bales, boxes, materials, etc. (being handled).....	19,116	257	5	19,378
Bridges, catwalks, trestles.....	5	2	....	7
Buildings and structures (including parts of these, such as doors and windows).....	753	21	9	783
Flying fragments.....	753	68	3	824
Ladders.....	1,221	64	1	1,286
Nails and spikes.....	1,153	4	....	1,157
Poles, trees, logs, stumps.....	3,056	53	23	3,132
Rivers, lakes, seas or harbours.....	4	1	21	26
Shaftways, pits, excavations, etc.....	351	8	16	375
Stock piles.....	29	5	....	34
Storage bunkers.....	2	....	1	3
Tanks, vats, kilns.....	3	....	1	4
Animals, insects, snakes, etc.....	251	4	....	255
Miscellaneous agencies, n.e.c.....	10,104	243	19	10,366
Totals.....	36,801	730	99	37,630
GRAND TOTALS.....	65,313	2,250	312	67,875

TABLE 17 COMPENSATION CASES SETTLED DURING 1956,

Agency Breakdown	01	02	03	04	05	06	07	08	09	10	11
<b>A. HAND TOOLS:</b>											
Hand motive power.....	697	398	39	90	163	44	25	34	78	172	196
Mechanical motive power.....	6	7	...	3	10	...	2	1	7	6	15
Electrical motive power.....	6	8	2	1	6	1	1	5	3	17	5
Totals.....	709	413	41	94	179	45	28	40	88	195	216
<b>B. MACHINES:</b>											
Agitators, mixers, tumblers.....	...	...	...	...	2	9	2	6	...	8	...
Buffers, polishers, sanders and grinders.....	...	1	2	1	1	3	...	13	13	41	20
Casting, forging and welding.....	...	...	...	...	1	...	...	1	1	6	4
Crushing, pulverizing, etc.....	...	...	...	...	...	1	1	...	...	...	1
Drilling, boring, reaming, etc.....	...	...	3	8	30	1	...	1	14	53	13
Packaging and wrapping.....	...	...	...	...	...	...	...	...	...	...	...
Picking, carding and combing.....	...	...	1	...	...	...	...	...	...	...	...
Planers, shapers and moulders.....	3	1	8	24	2	4	1	20	12	67	12
Presses.....	1	8	8	11	...	6	4	11	20	312	38
Rolls.....	1	9	2	4	2	2	3	...	1	9	1
Saws.....	190	85	97	134	8	6	6	9	25	56	19
Screening and separating.....	...	...	...	...	...	...	...	...	...	...	...
Sheers, slitters and slicers.....	2	2	...	1	...	1	2	...	8	10	1
Stitching and sewing.....	...	2	1	1	...	...	...	...	...	...	1
Weaving, knitting and spinning.....	...	...	...	...	...	...	...	...	...	3	...
Miscellaneous.....	70	72	68	127	143	74	26	37	117	551	124
Totals.....	267	180	190	311	189	107	45	98	211	1,116	234
<b>C. PRIME MOVERS</b>											
Motors, engines, pumps.....	6	6	...	4	27	4	2	6	7	24	59
Totals.....	6	6	...	4	27	4	2	6	7	24	59
<b>D. TRANSMISSION EQUIPMENT:</b>											
Shafts, pulleys, gears, etc.....	20	10	1	9	19	13	7	4	11	24	40
Totals.....	20	10	1	9	19	13	7	4	11	24	40
<b>E. HOISTING &amp; CONVEYING APP'S:</b>											
Elevators and mine hoists.....	1	4	2	2	7	2	1	1	6	5	4
Cranes, power shovels, etc.....	4	6	...	...	5	8	6	1	9	6	5
Blocks and tackles, etc.....	4	3	3	1	9	3	2	2	3	...	11
Conveyors.....	13	19	5	6	9	11	9	1	8	25	10
Totals.....	22	32	10	9	30	24	18	5	26	36	30

## BY DETAILED AGENCY BREAKDOWN, AND CLASS OF INDUSTRY

12	13	14	15	16	17	18	19	20	21	22	23	24	25	Sch. 2	Crown	TOTAL
29	13	155	47	55	43	37	28	96	121	239	47	554	167	168	181	3,916
2	1	3	3	3	2	1	1	3	11	4	2	19	6	8	5	123
			3	3	2	5	4	8	5	7	3	40	9	4	5	153
31	13	156	53	58	45	43	33	107	137	250	52	613	182	180	191	4,192
2	1	14						3	6	3	1	42	3	2	1	105
		1	3	4	1	1	2	2		1	1	8	1	1	4	125
									1		1			1		16
		1							1							5
1				1	1		1		2		3	3		3	1	139
2	1		7				2	1								13
				4												5
		1	4	11		3	4	5		2		12	1		4	201
5		1	1	26	5	24	71	7	1	1		4	4	1	3	573
	4		6	3	4		16		1	1			1	1	2	73
2	2	15	2	1	3		20	34	9	47	1	169	15	12	16	983
		3	6		1	5	2	7		18		7	33			109
	1		1	3	6	39	3			3			1			62
				9								1				13
41	21	35	203	133	149	81	186	55	66	73	12	144	99	46	54	2,807
53	30	57	247	182	183	153	307	114	87	149	19	390	158	67	85	5,229
5	2	1	3	2	4	1	2	35	18	5	4	48	6	19	17	317
5	2	1	3	2	4	1	2	35	18	5	4	48	6	19	17	317
7	10	4	14	4	11	2	8	24	19	9	9	28	6	15	8	336
7	10	4	14	4	11	2	8	24	19	9	9	28	6	15	8	336
3	3	3	19	2	4	5	12	8		4	2	10	22	6	8	146
	2	1						11	25	3	9	16	1	2	5	125
1			1	1				4	5	1	2	6	1	2	1	66
4	9	6	58	9	4	2	3	17	8	8	2	30	8	8	10	302
8	14	10	78	12	8	7	15	40	38	16	15	62	32	18	24	639

## DETAILED AGENCY BREAKDOWN

Agency Breakdown	01	02	03	04	05	06	07	08	09	10	11
<b>F. ELECTRICAL APPARATUS:</b>											
Motors and generators.....					1					1	
Transformers and Convertors....									1	5	
Electrical apparatus, n.e.c.....	2	1	1		2	1	1	3	5	8	1
Totals.....	2	1	1		3	1	1	3	6	14	1
<b>G. VEHICLES:</b>											
Automobiles, passenger buses....	9	7		2	13	4	1	3	3	13	185
Trucks, tractors, loadmobiles....	119	56	16	36	60	83	17	15	27	79	204
Mine and quarry cars.....					63	3	1				
Railway and street cars.....	7	1		3	11	5	2	1	3	2	5
Watercraft.....	1								2		1
Aircraft.....											8
Hand or foot operated.....	15	13	8	22	15	16	5	17	16	59	30
Animal drawn.....	10	5								1	
Vehicles, n.e.c.....	31	17	5	5	34	13	6	10	12	10	13
Totals.....	192	99	29	68	196	124	32	46	63	164	446
<b>H. EXPLOSIVES:</b>											
Chemical gases, and vapours.....					1					2	3
Boilers and pressure vessels.....											
Blasting operations.....					7	2					
Dusts.....			1		5	1	1	1	1	2	5
Explosives, n.e.c.....	1		1		6	2		4	1	3	6
Totals.....	1		2		19	5	1	5	2	7	14
<b>I. SUBSTANCES CAUSING DISEASE:</b>											
Dusts—organic.....					3					1	
Dusts—inorganic.....			2	1	26	5	4	15	3	11	4
Poisonous vegetation.....	1				2					1	
Noxious vapours, gases.....	3	8			5	2	1	2	3	8	
Noxious or corrosive chemicals...	2				1	4	1	1	4	19	11
Radiations and radiating subs....											
Primary irritants and sensitizers..	2	3	4	2	6	7	2	3	4	44	18
N.E.C.....	26	32	3	15	40	22	4	22	27	147	60
Totals.....	34	43	9	18	83	40	12	43	41	231	93

## BY CLASS, 1956—Continued

12	13	14	15	16	17	18	19	20	21	22	23	24	25	Sch. 2	Crown	TOTAL
			1					1	2			1				7
				1	1			1		2		3		4	2	20
		2		2	1			7	4	11	4	13	2	12	3	86
		2	1	3	2			9	6	13	4	17	2	16	5	113
9	1	3	12	3	2	2	7	49	9	22	2	29	18	61	51	520
59	21	34	209	29	17	21	28	603	204	159	28	260	81	229	177	2,871
								2	4	1				2	3	79
2	2		8			1		13	7	4	4	2	6	88	155	332
	1							1		1	5		2	11	3	28
							1	4	1	1			1	1	3	20
13	6	13	39	20	19	9	25	55	13	29	4	113	23	21	28	646
	1	2	5					3		1		2				30
4	4	2	9	4	2	1	8	26	27	21	3	28	9	34	32	370
87	36	54	282	56	40	34	69	756	265	239	46	434	140	447	452	4,896
1			1						1	2		1	4		1	17
											1					1
									2					2		13
	1		2		1		1	1	2	1		11		5	1	43
1			3					1	2	1	2	5	2	3	2	46
2	1		6		1		1	2	7	4	3	17	6	10	4	120
	4			1				2	1			1			2	15
2			1	1				6	4			11		1	1	99
			3							4		1	1	6	5	24
3	1		3	1		1		1	1	6		7	3	8	5	72
7		1	5	5	2	1	6	1		5		8	20	3	7	114
													1			1
7	1	5	11	13	5	4	7	1	6	9	1	20	27	7	16	235
23	3	19	72	51	26	21	27	29	23	37	10	133	92	59	138	1,161
42	9	25	95	72	34	27	40	40	35	61	11	181	144	84	174	1,721

DETAILED AGENCY BREAKDOWN

Agency Breakdown	01	02	03	04	05	06	07	08	09	10	11
<b>J. TEMPERATURE EXTREMES</b>											
Highly inflammable and hot substances.....	13	9	3	5	23	8	9	17	13	26	44
Hot metals and liquids.....	11	11	....	3	33	8	36	120	26	92	39
Steam or other hot vapours.....	6	10	2	1	31	4	7	30	8	48	32
Welding flashes.....	2	.....	.....	.....	2	.....	1	1	7	5	6
Sunstroke, heat exhaustion.....	1	.....	.....	.....	.....	.....	.....	.....	.....	1	.....
Cold substances.....	11	17	1	.....	5	.....	2	.....	.....	.....	.....
Temperature extremes, n.e.c.....	19	24	6	6	57	21	30	41	33	69	46
Totals.....	63	71	12	15	151	41	85	209	87	241	167
<b>K. WORKING SURFACES:</b>											
Ground or floor.....	259	201	39	90	232	96	73	50	124	272	285
Ramps, roofs, runways, etc.....	21	11	7	10	33	14	9	6	15	23	27
Roads, sidewalks.....	4	7	1	.....	2	2	1	1	1	3	4
Stagings, scaffolds, stairs, steps..	22	33	15	9	39	8	16	2	30	60	54
Working surfaces, n.e.c.....	41	29	7	12	79	17	15	9	35	24	31
Totals.....	347	281	69	121	385	137	114	68	205	382	401
<b>L. MISCELLANEOUS AGENCIES:</b>											
Bales, boxes, material being handled.....	659	404	218	364	914	521	277	497	857	1,859	1,053
Bridges, catwalks, trestles.....	.....	.....	.....	.....	.....	.....	.....	.....	1	1	.....
Buildings and structures.....	11	4	6	15	28	15	7	6	20	31	40
Flying fragments.....	32	21	10	20	52	23	9	36	29	105	76
Ladders.....	14	13	6	17	62	16	10	12	33	67	52
Nails and spikes.....	39	11	17	15	38	7	3	3	12	22	25
Poles, trees, logs, stumps.....	1,351	501	28	117	88	7	2	9	33	33	19
Rivers, lakes, seas, harbours.....	2	2	.....	.....	6	.....	.....	.....	.....	.....	.....
Shaftway, pits, excavations.....	9	17	.....	4	40	3	3	2	5	9	12
Stock piles.....	1	1	.....	1	2	3	.....	.....	2	6	.....
Storage bunkers.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Tanks, vats, kilns.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2	.....
Animals, insects, snakes.....	64	33	1	.....	3	.....	.....	.....	2	.....	1
Miscellaneous, n.e.c.....	449	262	93	144	894	238	157	210	384	880	506
Totals.....	2,631	1,269	379	697	2,127	833	468	775	1,378	3,015	1,784
GRAND TOTALS.....	4,294	2,405	743	1,346	3,408	1,374	813	1,302	2,125	5,449	3,485



## BY CLASS, 1956—Continued

12	13	14	15	16	17	18	19	20	21	22	23	24	25	Sch. 2	Crown	TOTAL
16	4	.....	13	4	2	3	4	31	19	16	5	60	24	24	27	422
30	1	10	65	7	12	8	11	17	23	18	4	130	148	32	36	931
12	1	8	32	12	5	17	2	13	19	13	6	69	69	22	29	508
1	.....	.....	.....	.....	.....	.....	.....	4	5	1	1	11	1	2	1	51
									2	.....	1	1	.....	1	.....	7
3	.....	.....	1	.....	.....	.....	.....	3	.....	.....	1	14	.....	2	8	68
18	2	9	28	11	10	19	4	14	37	23	11	132	44	38	40	792
80	8	27	139	34	29	47	21	82	105	71	29	417	286	121	141	2,779
120	46	73	338	56	84	63	70	358	161	308	62	1,092	402	526	627	6,107
19	10	8	37	7	6	3	11	74	11	16	10	313	25	37	50	813
4	1	1	31	1	1	2	4	13	5	15	1	12	10	26	40	193
33	17	11	146	8	14	23	36	61	20	79	18	656	165	109	193	1,877
13	13	5	34	4	5	6	2	67	21	35	22	250	15	67	55	913
189	87	98	586	76	110	97	123	573	218	453	113	2,323	617	765	965	9,903
315	161	223	918	324	216	145	295	1,665	582	782	262	3,135	838	927	967	19,378
.....	.....	.....	.....	.....	.....	.....	.....	2	1	.....	.....	.....	.....	1	1	7
15	13	13	41	12	8	6	6	42	10	48	8	203	59	44	72	783
8	4	2	12	4	4	4	6	40	31	10	8	190	5	38	45	824
25	21	7	42	10	13	10	8	43	11	59	12	502	57	79	85	1,286
9	8	4	22	5	1	8	5	57	53	31	13	663	24	41	21	1,157
9	2	2	9	2	4	4	10	124	64	106	27	371	13	119	78	3,132
.....	.....	.....	.....	.....	.....	.....	.....	1	.....	.....	4	2	2	5	2	26
3	2	.....	10	1	2	1	2	18	47	24	5	100	5	28	23	375
.....	1	.....	1	.....	.....	.....	2	5	.....	2	1	3	.....	.....	3	34
.....	1	.....	.....	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	1	3
.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	4
4	2	27	14	1	.....	.....	1	8	3	45	3	3	6	16	18	255
135	75	104	369	135	132	79	141	584	376	385	176	1,641	459	651	707	10,366
523	290	382	1,439	494	380	257	476	2,589	1,178	1,493	519	6,814	1,468	1,949	2,023	37,630
1,027	500	816	2,943	993	847	668	1,095	4,371	2,113	2,763	824	11,344	3,047	3,691	4,089	67,875

## NATURE OF WORK INJURIES, 1956

An analysis of Table 18 for compensation cases settled during 1956, indicates strains and sprains (22.0%) to be the most prominent type of injury, followed by cuts and lacerations (21.0%), bruises, contusions and abrasions (15.8%) and fractures (14.1%).

The data in Table 19 show that 28.4% of all compensation cases settled during 1956 involved injuries to the hands and fingers, 18.5% to the feet and toes, 17.7% to the back and spine and 11.3% to the legs.

Table 20 shows a breakdown by Nature and Region of Injury and as you might expect, the most serious type of injury involving hands and fingers is cuts, lacerations and punctures; feet and toes—fractures; back and spine—sprains, strains, etc.; and legs—bruises, contusions, etc.

Full particulars of per cent. impairment of capacity in permanent disability cases also follow. The analysis of reopened death claims in a later section should be noted when considering Schedule 3 cases.

TABLE 18 TOTAL COSTS FOR COMPENSATION CASES SETTLED DURING 1956,

BY CLASS, AND NATURE OF INJURY

CLASS	BRUISES, CONTUSIONS AND ABRASIONS		CUTS, LACERATIONS AND PUNCTURES		FRACTURES		CRURSES		SPRAINS, STRAINS, TWISTING AND WRENCHING		SCALDS AND BURNS		EYE INJURIES		HEPINAL		INTERNAL INJURIES		CONCUSSION, Brain, Spine, etc.		DISLOCATIONS		AMP. TAILORS (P.D. Cases)		ALL OTHER INJURIES		INDUSTRIAL DISEASES Schedule 1		TOTALS			
	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs		
1	816	\$ 179,278.18	1,297	\$ 367,661.37	602	\$ 705,436.18	110	\$ 1,165.66	681	\$ 183,658.98	48	\$ 6,051.91	87	\$ 13,205.78	64	\$ 28,600.16	1	\$ 2,823.31	10	\$ 8,579.77	19	\$ 17,300.67	43	\$ 176,638.16	449	\$ 496,650.69	16	\$ 8,627.71	1,998	\$ 5,414,961.09		
2	177	120,223.44	728	184,129.97	305	116,568.06	18	47,713.98	166	158,807.65	52	38,309.08	65	73,805.09	45	25,524.59	1	190.86	12	3,895.31	16	21,653.77	17	89,398.05	228	122,125.15	12	96,856.12	1,004	3,779,957.87		
3	79	11,968.99	253	69,249.84	67	33,957.11	19	10,117.23	123	26,623.21	13	6,296.29	16	6,948.56	11	3,076.87	2	467.05	3	2,489.48	3	30,853.64	115	21,147.74	11	1,200.87	71	39,677.88				
4	190	41,334.68	411	98,535.08	169	91,651.47	38	5,744.63	234	43,331.35	15	1,991.50	23	2,790.71	26	10,363.67	3	110.11	3	226.88	2	1,176.97	52	131,266.66	169	47,385.48	17	5,914.97	1,314	491,181.96		
5	678	172,235.10	614	158,517.48	533	720,983.53	82	71,953.16	760	1,730,66.87	138	47,526.99	112	132,684.26	84	47,529.77	4	25,655.57	6	11,193.42	8	57,443.75	18	7,437.57	409	18,631,170.8	8	35,133.66	138	2,801,181.10		
6	230	38,892.57	273	62,593.52	212	154,845.02	46	27,545.32	310	80,959.61	39	26,225.16	34	51,729.91	40	21,228.25	1	226.22	1	1,256.42	23	91,754.21	121	136,320.45	40	49,171.10	1,374	744,977.06				
7	136	65,751.23	97	47,140.16	150	165,718.78	26	25,221.04	153	58,586.85	35	15,952.34	15	11,899.83	34	25,123.24	1	664.82	2	158.57	3	2,631.81	31	92,887.67	65	16,171.21	15	32,070.94	837	617,871.62		
8	194	13,914.65	175	42,138.27	155	99,275.50	42	24,736.23	258	91,014.01	208	59,891.83	57	24,037.77	38	21,022.58	2	17,899.70	3	621.18	3	1,885.85	14	37,710.42	107	309,539.19	13	193,799.26	1,092	698,521.67		
9	352	72,103.63	155	101,813.35	373	401,221.15	83	52,565.51	122	202,129.08	79	15,903.16	58	37,158.43	47	25,553.44	2	650.74	3	786.86	11	2,887.51	29	77,458.93	168	81,143.75	10	42,716.88	2,125	1,916,981.80		
10	706	153,167.90	1,370	108,132.06	664	353,907.36	180	117,985.80	990	275,104.69	228	64,926.02	221	177,188.42	140	75,901.56	7	16,134.61	7	9,675.00	16	6,183.15	175	179,802.65	518	93,002.56	128	104,477.71	8,449	2,381,189.44		
11	491	129,743.23	662	129,507.50	515	428,869.83	78	86,254.22	739	334,072.05	160	74,134.76	138	118,629.13	149	77,051.31	4	6,657.41	9	1,625.14	3	12,185.27	47	105,158.56	382	29,637.85	32	36,651.71	1,885	1,753,488.67		
12	129	28,379.55	143	28,800.26	149	99,381.21	25	53,013.97	287	80,421.32	76	87,524.04	21	2,911.68	25	11,715.86	4	1,919.50	4	1,675.14	9	16,474.11	16	57,523.85	38	81,174.39	43	75,838.86	1,137	6,676,747.29		
13	75	12,077.63	84	31,166.23	72	61,122.99	12	3,959.44	146	30,598.66	9	1,505.30	11	665.99	21	10,356.62	1	375.00	2	81.23	6	6,123.22	3	81,126.22	3	22,858.80	50	1,355.48				
14	89	13,823.26	296	47,543.57	71	66,706.26	7	703.08	147	35,096.99	30	23,607.09	4	8,430.64	15	7,781.95	5	18,121.68	1	5,670.99	5	1,986.36	10	11,556.73	103	29,679.93	28	8,667.86	8,66	29,669.48		
15	412	69,558.56	589	117,196.90	375	139,681.22	54	37,855.71	751	162,864.91	136	27,999.20	47	14,612.16	81	35,801.41	4	1,157.29	15	4,488.47	19	12,021.05	10	103,189.96	33	121,301.17	199	4,766,062.29	1,083	2,366.11		
16	153	35,211.77	242	51,329.98	123	63,953.73	43	26,619.29	184	45,111.26	37	8,358.47	12	14,153.09	20	13,595.75	1	6,910.97	2	1,706.25	6	3,699.18	21	16,954.79	89	85,693.36	70	51,887.31	592	3,152.57		
17	174	39,930.59	195	41,392.11	105	55,186.64	20	3,922.01	143	29,767.73	78	5,167.04	16	15,548.67	22	10,556.60	1	601.26	21	9,115.74	1	2,440.01	2	60.16	2	1,475.25	3	4,718.89	14	1,146.88	27	2,580.10
18	71	11,673.74	162	17,523.00	65	29,115.04	12	1,292.80	114	1,491.09	62	14,698.56	12	601.26	21	9,115.74	1	2,440.01	2	60.16	2	1,475.25	3	4,718.89	14	1,146.88	27	2,580.10	14	1,146.88	27	2,580.10
19	165	25,582.88	219	68,842.48	184	105,931.27	51	27,160.56	214	57,056.34	20	3,952.53	18	1,606.79	34	10,481.10	1	1,333.64	1	1,333.64	19	24,604.54	1	1,082.40	14	35,691.75	448	68,588.52	4	1,839.63	1,171	1,127,972.07
20	766	112,886.64	716	122.52	718	562,692.11	114	28,713.03	1,273	268,820.91	75	20,790.19	62	19,605.57	79	40,576.58	4	581.54	19	24,604.54	1	1,082.40	14	35,691.75	448	68,588.52	4	1,839.63	1,171	1,127,972.07		
21	371	78,966.62	367	91,431.60	356	137,843.73	79	66,519.93	431	180,266.35	99	14,552.98	19	13,026.36	42	1,722.37	7	9,881.66	1	1,333.64	19	24,604.54	1	1,082.40	14	35,691.75	448	68,588.52	4	1,839.63	1,171	1,127,972.07
22	464	80,221.63	628	104,431.56	367	297,077.09	57	41,502.30	658	148,159.68	73	27,515.93	17	16,717.92	77	34,151.99	9	41,510.60	1	1,333.64	19	24,604.54	1	1,082.40	14	35,691.75	448	68,588.52	4	1,839.63	1,171	1,127,972.07
23	143	38,361.14	141	31,174.29	157	246,171.78	22	10,024.51	167	57,636.70	1	8,481.81	15	1,988.85	12	6,172.67	4	4,212.11	1	1,333.64	19	24,604.54	1	1,082.40	14	35,691.75	448	68,588.52	4	1,839.63	1,171	1,127,972.07
24	1,824	339,001.36	2,276	413,967.90	1,568	1,513,892.01	213	166,025.18	1,543	59,732.88	354	59,732.88	177	275,130.86	182	14,883.37	16	14,829.14	51	4,916.09	79	51,729.77	71	28,239.54	1,877	108,127.45	150	61	1	1	1	1
25	459	55,115.66	699	118,251.80	370	188,145.16	43	14,581.36	626	170,682.11	297	30,507.53	31	9,527.22	84	2,458.48	4	714.55	17	56,618.48	15	8,106.65	25	6,839.37	14	115,535.75	144	35,333.93	127	7,521.14		
Total	9,417	\$1,989,587.63	13,098	\$2,885,877.40	8,422	\$7,538,950.53	1,182	\$974,944.15	12,760	\$3,869,726.81	2,394	\$829,290.47	1,632	\$1,095,130.55	1,392	\$755,775.97	90	\$212,221.17	213	\$146,119.87	339	\$367,638.09	874	\$2,631,580.12	6,572	\$4,772,533.40	1,471	\$1,248,281.17	60,094	\$28,687,130.49		
Schedule 2	583	146,996.15	562	121,587.78	623	638,189.15	56	17,408.17	1,013	262,477.50	129	9,961.71	71	59,535.55	85	15,618.47	9	5,512.13	13	5,315.75	21	16,385.31	117	186,790.16	85	14,499.47	1,692	1,690,189.31				
Cr. on Cases	721	113,722.45	572	111,524.15	542	443,749.39	59	42,532.02	1,127	247,520.35	135	9,065.12	92	60,903.09	133	15,600.58	9	5,512.13	13	5,315.75	21	16,385.31	117	186,790.16	85	14,499.47	1,692	1,690,189.31				
GRAND TOTALS	10,721	\$2,270,296.13	14,232	\$3,118,989.53	9,587	\$8,620,888.98	1,597	\$1,034,684.54	14,960	\$3,869,721.66	2,647	\$1,016,157.50	1,795	\$1,215,588.99	1,504	\$810,953.62	108	\$4,473,774.10	240	\$160,153.06	393	\$398,860.44	874	\$2,698,767.07	7,457	\$5,754,843.27	1,735	\$1,578,268.68	67,875	\$33,041,942.46		
AVERAGE COST PER CASE.....		\$211.76		\$219.15		\$899.23		\$647.89		\$261.72		\$383.95		\$677.21		\$510.93		\$2,290.50		\$668.56		\$806.42		\$3,331.08		\$771.74		\$909.66		\$486.81		



TABLE 19 TOTAL COSTS FOR COMPENSATION CASES SETTLED DURING 1956,

BY CLASS, AND REGION OF INJURY

Class	HEAD, FACE AND NECK		EYES		CHEST		BACK AND SPINE		THROAT		ARMS		HANDS AND FINGERS		LEGS		FEET AND TOES		INTERNAL ORGANS		BODY GENERALLY		TOTALS			
	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs		
1	204	\$ 249,230.99	57	\$ 1,250.38	50	\$ 55,211.91	69	\$ 989,712.91	177	\$ 104,559.00	173	\$ 121,906.86	949	\$ 385,390.38	802	\$ 188,439.58	827	\$ 210,930.67	8	\$ 5,844.96	70	\$ 111,233.84	1,705	\$ 2,244,916.10		
2	120	74,191.26	67	73,970.02	129	103,518.78	134	215,950.84	128	67,906.57	102	81,780.85	129	190,029.19	511	275,889.34	122	137,962.31	9	2,191.80	51	71,509.16	2,101	1,327,663.57		
3	17	31,217.10	16	7,112.21	19	2,244.56	91	22,616.50	25	8,651.77	37	9,195.28	391	142,428.54	57	72,573.40	78	14,168.01	12	9,470.51	743	319,677.88				
4	46	31,117.44	74	1,865.10	50	6,118.57	181	56,430.53	49	26,966.57	52	38,895.30	633	251,784.01	98	26,447.88	188	36,190.17	3	10,411.33	15	15,557.37	1,430	291,413.56		
5	121	207,737.07	115	136,317.03	171	348,778.11	114	25,978.41	168	127,909.88	159	146,175.85	819	75,021.08	698	280,301.18	671	25,052.16	17	57,502.45	79	92,117.61	4,088	3,560,331.40		
6	50	65,545.48	34	52,015.29	80	55,353.82	235	77,367.27	72	28,413.57	86	37,981.79	579	156,450.62	118	97,158.74	98	18,478.88	3	588.65	19	100,116.86	1,741	741,477.00		
7	46	23,510.22	15	12,857.79	39	17,266.90	138	68,607.61	60	38,128.47	34	34,812.56	164	122,790.57	115	138,752.80	179	120,146.46	3	913.17	20	40,061.01	813	617,847.62		
8	56	32,517.17	57	21,360.72	84	190,592.07	237	98,997.48	66	44,864.30	46	17,124.65	388	104,789.67	108	49,795.61	293	77,737.25	5	18,121.69	46	29,826.55	1,307	688,551.17		
9	67	65,016.91	61	39,156.88	71	45,915.47	339	217,066.49	90	36,656.61	81	35,609.55	654	230,819.19	219	115,577.78	488	110,411.99	6	1,367.88	46	59,185.05	2,128	1,016,981.80		
10	150	69,005.14	70	177,505.33	107	57,571.83	740	354,911.58	242	106,168.59	287	115,071.61	2,274	1,017,611.04	347	118,972.09	820	215,571.81	14	18,728.31	216	170,471.31	5,148	381,189.34		
11	165	110,964.40	137	119,523.33	103	87,256.17	593	338,892.52	202	108,083.95	162	91,713.45	1,133	586,218.44	346	231,869.28	553	198,588.46	9	15,557.37	113	15,557.37	4,855	752,518.97		
12	69	17,773.46	20	1,851.06	46	52,696.65	237	78,536.79	31	81,119.54	52	36,744.51	330	10,547.66	301	44,957.37	719	83,016.51	7	9,631.06	57	118,853.65	1,531	626,712.29		
13	25	41,311.36	11	1,237.39	26	3,658.40	174	30,211.96	5	5,646.98	26	19,192.97	150	76,061.75	58	66,874.82	62	28,875.96	2	1,673.91	11	56,016.00	303	47,155.48		
14	21	24,461.87	4	8,693.74	19	2,239.47	178	29,193.00	13	8,412.29	36	27,687.75	401	78,106.16	61	58,082.94	88	19,875.76	5	18,311.68	41	28,362.42	816	298,669.98		
15	110	85,983.86	39	16,523.83	112	18,528.08	500	167,567.19	51	61,901.72	150	58,146.77	954	31,715.71	904	130,464.04	503	125,079.88	9	1,637.81	122	137,094.55	9,944	1,088,736.31		
16	24	10,871.86	12	11,725.19	25	2,946.34	144	47,452.14	20	12,810.76	59	79,729.77	111	175,055.01	83	13,728.69	138	31,251.49	5	69,940.78	71	81,668.09	992	826,253.37		
17	32	5,827.86	10	15,694.27	21	12,103.14	117	42,286.13	8	1,887.51	64	44,889.88	335	143,141.23	67	66,695.94	134	37,417.31								
18	19	2,287.67	12	713.01	13	1,394.44	9	6,628.71	7	10,515.67	37	5,936.86	41	11,753.04	78	11,839.89	2	1,335.50	30	1,335.50						
19	27	5,595.54	18	3,220.33	28	3,429.06	174	45,963.14	18	8,881.60	62	50,781.97	457	201,560.81	96	55,114.48	168	31,197.78	1	1,335.50	46	31,716.35	1,095	2,749,916.11		
20	213	138,978.71	62	21,742.72	137	47,505.98	982	298,027.82	118	12,508.69	211	91,051.91	951	262,163.50	170	262,128.34	1,020	284,664.76	7	1,066.35	98	282,625.29	71	1,733,557.07		
21	190	154,919.59	49	43,026.56	91	48,035.12	898	84,126.39	84	14,083.85	180	76,703.39	527	229,871.89	228	274,914.28	133	167,730.00	8	9,288.66	75	95,418.78	1,145	1,111,130.51		
22	134	117,788.51	47	16,737.92	107	42,348.18	558	64,930.14	154	65,831.38	118	77,925.74	719	166,192.33	521	195,428.61	120	169,797.91	15	69,410.98	98	96,725.00	2,761	1,291,351.62		
23	14	55,317.19	15	2,988.85	10	10,712.94	132	67,705.74	45	50,399.26	44	30,155.65	111	97,275.58	101	65,286.58	171	87,815.85	6	912.75	2	114,515.36	521	615,873.50		
24	588	117,312.48	434	256,096.33	666	199,115.44	6,666	78,961.11	401	918,654.62	518	116,921.32	803	93,135.5	1,183	57,414.71	2	669,152.11	75	8,885.58	34	44,125.11	11,444	6,442,281.30		
25	132	35,162.47	51	9,517.93	95	13,227.69	528	51,516.68	154	99,162.94	153	51,129.19	1,079	239,595.26	264	80,157.19	953	79,023.38	8	1,717.32	171	56,767.91	1,444	7,510,491.40		
TOTAL	2,679	\$7,062,665.18	1,641	\$1,095,056.59	2,509	\$1,427,479.18	10,520	\$1,901,903.16	2,191	\$1,313,155.85	2,846	\$1,745,808.38	17,816	\$6,222,182.15	6,599	\$1,095,589.65	10,991	\$1,286,519.32	180	\$15,888.19	1,912	\$1,170,461.60	6,099	\$78,657.91	59,919	\$78,657.91
Subtotal 2	191	189,519.02	71	59,561.05	151	49,119.18	750	55,195.18	183	81,538.06	260	154,705.30	729	299,156.15	493	110,147.36	762	353,704.41	12	61,888.19	131	267,194.65	699	2,000,129.53		
Grand Total	191	179,774.95	93	60,967.58	195	64,766.16	764	63,211.05	730	126,000.58	180	204,437.98	750	245,773.16	602	90,301.84	818	227,618.83	15	1,017.03	251	67,412.33	4,088	3,560,331.40		
Grand Totals	2,679	\$7,062,665.18	1,641	\$1,095,056.59	2,509	\$1,427,479.18	10,520	\$1,901,903.16	2,191	\$1,313,155.85	2,846	\$1,745,808.38	17,816	\$6,222,182.15	6,599	\$1,095,589.65	10,991	\$1,286,519.32	180	\$15,888.19	1,912	\$1,170,461.60	6,099	\$78,657.91	59,919	\$78,657.91
Av. Cost Per Case		\$773.70		\$677.21		\$559.99		\$375.63		\$554.17		\$652.29		\$350.57		\$571.04		\$299.73		\$2,000.21		\$1,002.73		\$186.81		





TABLE 20 TOTAL COSTS FOR COMPENSATION CASES SETTLED DURING 1956,

## BY NATURE AND REGION OF INJURY

NATURE OF INJURY	REGION OF INJURY																								
	HEAD, FACE AND NECK		EYES		CHEST		BACK AND SPINE		TRUNK		ARMS		HANDS AND FINGERS		LEGS		FEET AND TOES		INTERNAL ORGANS		BODY GENERALLY		TOTALS		
	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	No. of Cases	Costs	
Reases, contusions, and abrasions	418	\$ 116,252.05			954	\$ 136,802.19	1,508	\$ 449,946.16	452	\$ 116,212.21	750	\$ 147,210.93	1,822	\$ 411,586.97	2,119	\$ 514,567.03	2,504	\$ 415,196.86			134	\$ 62,521.13	10,721	\$ 1,270,236.13	
Cuts, lacerations, and punctures	1,179	290,406.62			110	30,467.92	275	70,974.82	128	37,181.55	704	222,531.36	8,069	1,708,457.14	1,881	693,258.27	1,852	346,250.48			34	19,161.37	14,232	3,118,999.53	
Fractures	120	1,185,879.09			1,165	376,777.53	165	564,811.06	123	316,409.60	546	777,790.36	3,778	1,247,594.01	714	1,968,569.96	1,133	2,000,037.76			45	282,669.11	9,587	8,620,888.98	
Crashes	7	82,028.45			47	143,125.86	7	5,988.20	15	51,382.38	15	16,957.82	1,012	353,534.95	53	16,416.98	407	115,547.42			13	117,702.78	1,597	1,018,864.54	
Sprains, strains, twisting and wrenching	91	22,375.37	.....	.....	270	33,119.57	8,062	2,551,057.31	306	66,361.86	346	76,629.97	1,031	173,058.63	1,404	527,845.61	2,775	443,982.61	.....	.....	9	1,594.73	14,900	3,899,624.66	
Scalds and burns	411	116,152.50	.....	.....	42	7,017.61	55	21,074.66	22	2,905.83	338	79,820.27	913	204,997.28	224	102,265.72	470	131,367.89	.....	.....	172	350,715.55	2,647	1,016,317.30	
Eye injuries			1,795	\$1,215,588.19					1,597	816,985.02													1,795	1,215,588.19	
Herniae																							1,597	816,985.02	
Concussion (brain, spine, etc.)	247	159,517.41					3	946.54															240	160,453.95	
Diseases	9	5,125.34			2	313.03	219	151,866.99	7	62,697.47	23	14,803.69	71	21,730.93	31	26,152.54	22	20,150.45					83	308,866.11	
Amputations (P.D. cases only)	1	6,067.88									21	543,231.09	818	1,054,060.10	12	99,690.85	32	95,717.15						874	7,998,767.07
Other injuries	295	809,142.84			187	147,668.52	880	703,086.95	161	88,756.57	473	325,975.76	2,791	690,691.65	1,761	418,266.44	1,086	194,588.45			133	\$ 148,422.53	909	2,596,617.91	
Industrial diseases (Schedule 3)	.....	.....	.....	.....	72	666,352.89	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	83	81,623.61	1,580	830,292.18	1,735	1,578,268.68	
TOTALS	3,067	\$2,372,948.45	1,795	\$1,215,588.19	2,855	\$1,541,664.82	12,034	\$4,520,342.69	2,813	\$1,558,892.49	3,226	\$2,104,951.25	19,305	\$6,767,711.66	7,700	\$4,197,033.45	12,571	\$3,767,898.50	215	\$ 430,046.14	2,294	\$1,964,864.76	67,875	\$13,041,942.46	





TABLE 21 PERMANENT DISABILITY CASES, 1956, CLASSIFIED BY PER CENT IMPAIRMENT AND PART OF BODY AFFECTED

Part of Body Affected	Per Cent. Impairment of Physical Capacity											Totals
	0.0-9.9	10.0-19.9	20.0-29.9	30.0-39.9	40.0-49.9	50.0-59.9	60.0-69.9	70.0-79.9	80.0-89.9	90.0-99.9	100	
Foot.....	107	21	7	...	1	...	1	...	...	...	...	137
Leg.....	89	30	9	3	6	1	5	1	2	...	1	147
Head.....	20	11	7	2	2	3	1	...	...	...	5	51
Eye.....	29	102	2	1	1	...	...	...	1	...	...	136
Ear.....	8	1	...	...	...	...	...	...	...	...	...	9
Face.....	8	1	...	...	...	...	...	...	...	...	...	9
Neck.....	3	3	...	1	...	...	...	...	...	...	...	7
Chest.....	3	1	2	1	...	1	...	...	...	...	...	8
Back & Spine.....	95	49	7	2	1	3	...	...	...	...	2	159
Arm.....	60	19	3	4	8	6	7	2	1	...	...	110
Hand.....	107	15	6	4	12	2	1	...	...	...	...	147
Thumb and Four Fingers.....	...	...	...	1	...	...	...	...	...	...	...	1
Thumb and Three Fingers...	1	...	...	...	...	...	...	...	...	...	...	1
Thumb and Two Fingers.....	...	1	...	1	...	...	...	...	...	...	...	2
Thumb and One Finger.....	6	...	1	...	...	...	...	...	...	...	...	7
Thumb.....	126	8	...	1	...	...	...	...	...	...	1	136
One Finger.....	865	14	1	...	...	...	...	...	...	...	...	880
Two Fingers.....	80	5	...	1	...	...	...	...	...	...	...	86
Three Fingers.....	22	12	3	4	3	...	...	...	...	...	...	44
Four Fingers.....	1	8	10	...	1	...	...	...	...	...	...	20
Internal Organs.....	1	...	1	1	...	...	...	...	...	...	...	3
Industrial Diseases.....	1	3	8	4	2	2	1	8	...	...	25	54
All others.....	38	22	9	1	4	5	4	3	...	...	10	96
TOTALS.....	1,670	326	76	32	41	23	20	14	4	...	44	2,250

TABLE 25 TOTAL AND AVERAGE COMPENSATION COSTS FOR COMPENSATION CASES SETTLED DURING 1956,  
SCHEDULE 1, BY CLASS AND TYPE OF DISABILITY AND DEATH

CLASS	TEMPORARY DISABILITY CASES		PERMANENT DISABILITY CASES						DEATH CASES						ALL CASES	
	For Temporary Disability		For Temporary Disability		For Permanent Disability		For Temporary Disability		For Death Benefits		For Funeral Expenses		ALL CASES			
	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1	765,758.81	184.61	168,146.04	1,437.15	481,838.49	4,135.17	1,860.50	63.02	209,571.66	8,985.70	6,760.00	205.67	1,695,174.84	246.21		
2	843,483.29	735.15	89,990.18	1,184.46	271,167.88	4,171.89			19,023.00	6,178.00	1,504.61	188.08	585,011.40	125.41		
3	92,627.61	133.85	34,193.05	689.86	102,407.00	2,048.14			24,667.00	34,873.00	7,754.00	9,813.00	254,314.66	108.98		
4	161,020.55	129.90	61,781.07	686.46	125,221.00	1,911.34			17,558.00	17,558.00	202.00	260.00	467,280.67	90.70		
5	651,967.45	202.97	241,248.33	1,640.06	699,262.86	4,724.75	19,910.11	521.95	41,102.00	10,868.97	8,117.00	221.50	2,065,826.81	204.75		
6	249,204.57	182.74	55,755.24	978.16	225,102.75	3,949.17	182.64	22.83	57,809.60	7,243.63	1,156.70	183.09	539,570.60	122.33		
7	246,687.94	329.36	59,664.85	947.06	144,953.50	2,300.85					200.00	200.00	451,506.29	101.12		
8	249,712.92	194.01	52,744.94	1,286.44	165,741.25	3,994.60			88,140.25	11,753.01	1,550.00	306.33	585,080.83	121.15		
9	606,244.94	193.88	97,235.02	1,350.49	229,666.00	3,180.85	1,995.31	45.84	51,068.63	13,267.00	824.00	206.08	722,477.16	80.74		
10	810,716.35	157.79	216,607.66	724.44	687,746.00	2,300.12	95.63	8.50	12,514.00	11,137.64	1,880.50	170.96	1,839,550.11	70.24		
11	620,615.55	185.87	177,695.75	1,278.39	441,559.83	2,960.86	758.00	46.13	104,516.00	14,930.86	1,400.00	200.00	1,316,045.13	62.40		
12	176,201.15	179.98	54,681.61	1,333.70	111,847.25	2,727.98			130,774.00	18,682.00	1,400.00	200.00	474,994.01	107.20		
13	89,737.08	187.34	19,502.78	1,088.49	116,641.75	6,180.01			31,680.00	11,216.67	600.00	200.00	260,151.61	181.49		
14	107,868.79	146.47	20,213.81	919.72	54,088.54	2,158.57	57.69	19.23	43,842.00	14,611.00	60.00	200.00	226,090.83	86.14		
15	421,176.70	148.08	91,949.42	978.64	232,436.88	2,421.22			66,958.00	16,739.50	82.00	215.50	815,414.00	82.90		
16	157,474.81	166.11	52,692.62	1,317.32	126,720.00	3,168.00			74,226.00	18,556.80	804.00	20.28	1,119,925.93	105.38		
17	115,872.04	143.41	26,453.77	678.30	122,642.52	3,144.68							264,968.33	96.63		
18	71,907.74	109.45	8,426.33	766.03	12,231.00	1,111.91							92,565.07	34.68		
19	143,280.50	137.77	49,804.99	959.52	117,439.00	2,258.44	1,109.77	369.92	51,938.00	17,312.67	200.00	16.67	363,862.26	86.28		
20	141,069.67	167.94	149,279.45	1,507.88	272,876.61	2,756.33	763.75	38.19	146,276.00	7,158.83	1,044.60	202.28	1,387,810.58	108.63		
21	151,542.40	221.42	146,154.01	1,975.05	263,224.50	3,557.69			267,589.00	9,714.31	4,464.27	2,773.00	1,182,507.80	200.94		
22	374,001.48	104.21	51,435.90	1,291.05	118,195.08	2,357.43	1,156.25	50.01	30,109.63	18,221.63	4,152.55	191.83	999,007.13	101.03		
23	177,428.99	227.77	71,916.24	2,054.75	171,557.44	4,901.64			49,331.00	4,933.10	2,132.75	213.28	472,366.42	150.72		
24	1,951,679.18	176.67	468,916.65	1,776.20	1,018,253.25	3,857.61	241.50	7.33	345,963.00	10,185.91	6,087.31	207.64	7,911,741.79	113.60		
25	350,846.99	117.38	41,265.18	793.50	101,919.75	1,960.00			28,925.00	4,830.83	1,014.30	169.65	525,971.33	99.16		
ALL	10,075,690.40	174.34	2,540,061.92	1,210.87	6,435,231.72	3,133.97	3,669.11	130.80	2,754,474.78	10,770.73	52,886.55	64.77	21,869,933.28	105.67		

\*Average cost per case where some dependency involved, \$15,731.70.





TABLE 22 INDUSTRIAL DISEASES, 1956,  
CLASSIFIED BY TYPE OF CLAIM AND DESCRIPTION OF DISEASE

Description of Disease	Medical Aid Only	Tem- porary Disability	Per- manent Disability	Death	TOTALS
1. Anthrax.....	..	..	..	..	..
2. Infected Blisters.....	45	89	..	..	134
3. Bursitis.....	162	127	..	..	289
4. Epitheliomatous cancer or ul- ceration of the skin, due to tar, pitch, bitumen, mineral oil or paraffin, or any compound, product, or residue of any of these substances.....	..	1	..	..	1
5. Compressed air illness or caisson disease.....	1	..	..	..	1
6. Dermatitis (Venenata).....	1,376	1,024	8	..	2,408
7. Poisoning and its sequelae by:					
(a) Arsenic.....	..	3	..	..	3
(b) Benzol.....	..	..	..	..	..
(c) Brass, nickel or zinc.....	..	1	..	..	1
(d) Carbon Monoxide.....	20	16	..	1	37
(e) Chlorinated hydro-car- bons (carbon tetrachlor- ide, trichlorethylene, tetrachlorethane, tri- chlornaphthalene and others).....	5	6	..	..	11
(f) Chrome.....	..	..	..	..	..
(g) Lead.....	2	3	..	..	5
(h) Nitro and amino-deriva- tives of benzene, phenol and their homologues (trinitrotoluene, dini- trophenol, anilin and others.).....	6	5	..	1	12
(i) Nitrous fumes.....	63	33	..	..	96
(j) All others—to include: cadmium, carbon bisul- phide, carbon dioxide, mercury, phosphorus... ..	9	10	..	3	22
8. The Pneumoconioses.....	..	5	42	14	61
9. Any disease due to exposure to x-rays, radium or other radio- active substances.....	1	2	..	..	3
10. Respiratory disease due to the inhalation of materials used in non-offset sprays.....	3	9	..	1	13
11. Retinitis due to electro-welding or acetylene-welding.....	..	1	..	..	1
12. Teno-synovitis.....	79	207	1	..	287
13. Tuberculosis contracted by a workman employed by and in: a hospital, sanatorium or sanitarium to which Part 1 of the Act applies.....or..... a laboratory operated by the Province of Ontario.....	2	36	2	1	41
14. Ulceration of the corneal surface of the eye, due to tar, pitch, bitumen, mineral oil or paraf- fin, or any compound, product or residue of any of these sub- stances.....	1	4	..	..	5
15. Any other disease peculiar to or characteristic of a particular industrial process, trade or occupation.....	12	77	1	..	90
TOTALS.....	1,787	1,659	54	21	3,521

TABLE 23 DEATH CASES, 1956, CLASSIFIED BY TYPE OF AWARD

Number of Cases	
Pension Awards.....	204
Lump Sums.....	12
Burial Expenses and Medical Aid Only.....	80
Burial Expenses Only.....	16
TOTAL.....	312

TABLE 24 DEATH CASES, 1956, CLASSIFIED BY RELATIONSHIP AND RESIDENCE OF DEPENDANTS

Relationship of Dependants	Resident in Ontario	Not Resident in Ontario	TOTALS
Widow.....	189	1	190
Child.....	303	1	304
Foster Mother.....	..	..	..
Parent or Parents.....	14	1	15
TOTALS.....	506	3	509

The preceding table does not include cases which may have been settled previously as permanent or temporary disabilities and then subsequently die, e.g., silicosis pensioners, paraplegics, etc., even though the death claim may be allowed and an additional award made. These cases are included among the 226 reopened death claims as listed in a previous table. There were 35 pneumoconiosis pensioners whose death claims were allowed during 1956, with an average cost per case of \$16,718.28. The average cost of settled death claims during 1956 should be noted in a later table.

Each of the Board's pensioners who dies must also be processed as a potential death claim but these cases are not included among the reopened case total unless a further award is made.

### TOTAL AND AVERAGE COMPENSATION AND MEDICAL AID COSTS, 1956

The tables produced hereafter include the total compensation costs incurred (in all years) for the claims settled during 1956, and the medical aid costs to the end of 1956 for those claims.

It is very likely that some claims settled during the year will be reopened for further compensation awards and many will be reopened for the payment of medical accounts not yet received. These are not average cases, however, and, therefore, are not tabulated.

TABLE 26 TOTAL AND AVERAGE MEDICAL AID COSTS, 1956, SCHEDULE 1, BY CLASS AND TYPE OF CLAIM

Class	When Medical Aid Only		In Temporary Disability Cases		In Permanent Disability Cases		In Death Cases		For All Cases	
	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.
1	25,460.50	9.83	406,145.12	97.91	140,001.09	1,196.59	3,335.35	111.18	574,942.06	83.49
2	58,414.53	11.20	296,386.88	127.15	74,840.64	1,151.39	734.55	91.82	430,376.60	56.49
3	16,731.52	10.52	44,400.27	63.79	20,927.95	418.56			82,059.74	35.16
4	27,649.11	10.21	81,842.47	65.21	41,781.47	464.24			151,300.05	37.31
5	73,796.12	11.72	299,668.00	93.01	159,963.07	1,080.88	27.00	27.00	544,400.71	56.09
6	33,890.77	10.06	116,948.91	89.34	46,646.60	818.36	10,973.52	288.78	199,296.93	42.03
7	53,235.59	14.58	124,056.55	165.63	41,267.68	655.04	1,810.65	226.33	219,576.92	49.18
8	31,454.21	9.74	101,724.72	81.06	30,015.38	732.08	1,017.10	1,017.10	170,994.87	37.73
9	73,348.03	9.78	180,759.91	88.22	59,108.79	820.96	7,800.56	1,300.09	313,292.73	32.55
10	215,134.18	10.37	385,653.93	75.06	151,747.30	507.52	76.00	19.00	756,773.41	28.90
11	179,250.44	10.18	300,310.06	89.94	132,176.61	950.91	4,238.00	385.27	615,804.28	29.20
12	39,538.35	11.62	93,735.16	95.75	57,402.39	1,400.06	4,067.17	581.02	191,367.63	43.20
13	11,399.81	12.21	44,068.84	92.00	13,238.03	735.45	691.73	98.82	68,721.68	47.92
14	23,214.17	12.78	57,100.97	72.19	12,528.44	569.47	15.00	5.00	95,193.32	36.17
15	77,448.91	11.24	210,322.41	73.95	59,892.70	623.88	2,449.74	783.25	347,842.32	35.37
16	31,170.14	10.73	74,250.18	78.32	33,845.33	846.13	178.30	44.57	139,479.58	35.78
17	20,323.65	10.72	59,557.18	73.71	21,264.16	545.23	213.93	53.48	101,144.99	36.89
18	21,762.80	10.88	45,123.82	68.68	4,496.17	408.74			71,382.79	26.75
19	97,931.64	12.15	75,110.76	72.22	33,347.15	641.29			148,978.99	35.33
20	85,680.89	11.45	320,130.86	75.29	106,763.99	1,078.42	2,589.44	863.15	530,397.38	44.74
21	40,173.18	11.40	203,829.95	101.31	98,652.59	1,333.14	17,821.64	891.08	348,846.19	61.90
22	70,586.76	10.98	228,951.21	85.53	57,959.81	920.00	6,190.47	229.28	361,283.22	39.27
23	24,105.60	10.46	87,594.20	112.44	55,835.81	1,595.31	3,785.41	164.58	167,611.01	53.48
24	224,571.88	10.19	871,527.77	78.89	306,046.26	1,159.27	75.40	7.54	1,406,853.39	42.15
25	86,665.13	11.39	230,915.10	77.25	43,651.40	839.45	4,707.48	142.65	362,214.33	33.99
All	1,582,937.91	10.78	4,940,115.23	85.49	1,803,400.84	881.00	73,681.14	285.59	8,400,135.12	40.59













BINDING SECT. AUG 7 1985

